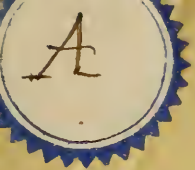


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ANNUAL REPORT
OF THE
BOARD OF
COMMISSIONERS OF SAVINGS BANKS,
INCLUDING THE
ABSTRACTS OF REPORTS
FROM THE
SAVINGS INSTITUTIONS IN MASSACHUSETTS.

1877.

BOSTON:
RAND, AVERY, & CO., PRINTERS TO THE COMMONWEALTH,
117 FRANKLIN STREET.
1878.

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1877
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Commonwealth of Massachusetts.

OFFICE OF THE COMMISSIONERS OF SAVINGS BANKS, STATE HOUSE, }
BOSTON, January 2, 1878. }

*To the Honorable Senate and House of Representatives in General Court
assembled:—*

The undersigned, the Board of Commissioners of Savings Banks, have the honor to present for the consideration of the Legislature, their Second Annual Report, including a statement of the condition of each institution at the close of business on the thirty-first day of October last; the same being the Twelfth of the series of Annual Reports since the appointment of a Commissioner of Savings Banks.

Very respectfully,

J. GATCHELL,

C. CURRY,

Commissioners.



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ABSTRACT OF ANNUAL REPORTS

OF THE

SAVINGS BANKS AND TRUST COMPANIES:

SHOWING THEIR

CONDITION AT THE CLOSE OF BUSINESS ON THE

31st OF OCTOBER, 1877.

ABINGTON SAVINGS BANK—ABINGTON.

Incorporated 1853. Number of corporators, 50.

Z. N. WHITMARSH, *President.*

Treasurer, J. N. FARRAR.

STATEMENT.

LIABILITIES.		ASSETS.	Value on Books.
Deposits, ...	\$882,232 64	Public funds, ...	\$81,657 50
Earnings, undivided, ...	22,005 43	Loans on public funds, ...	2,330 00
Guarantee fund, ...	2,300 00	Bank stock, ...	157,186 62
		Loans on bank stock, ...	7,390 00
		Railroad bonds, ...	53,711 70
		Real estate by foreclosure, ...	6,205 70
		Loans on real estate, ...	512,417 34
		Loans on personal security, ...	59,717 21
		Loans to counties, cities, or towns, ...	19,000 00
		Deposits in bank on interest, ...	5,719 28
		Expense account and taxes, ...	88 39
		Cash on hand, ...	1,114 33
	\$906,538 07		\$906,538 07

Loans on Public Funds—amount on each:

On United States bonds, par value \$2,350, ...	\$2,330 00
--	------------

Loans on Bank Stock—amount on each:

On 123 shares Abington National Bank, ...	\$7,390 00
---	------------

Amount of real estate held by foreclosure, ... \$6,205 70

Estimated value of the same, ... 7,000 00

Cash on deposit in Banks:

Abington National Bank, ...	\$5,719 28
-----------------------------------	------------

Whole amount of interest or profits received or earned, ... \$59,608 87

Rate and amount of each semi-annual dividend	{ 2½ per cent., ...	{ 21,627 35
for the previous year, ...		

	{ 2½ per cent., ...	{ 21,729 23

Times for the dividends fixed by the by-laws: April and October.

Average annual per cent of dividends for the term ending at the time of, and including, the last extra dividend, 7½ per cent.

The total amount of loans with each specified rate of interest:

\$21,000, 6 per cent; \$17,000, 6½ per cent; \$562,745.55, 7 per cent.

Number of outstanding loans which are of an amount not exceeding three thousand dollars each, ... 466

Aggregate amount of the same, ...	376,511 55
---	------------

Number of open accounts, ... 2,685

Number and am't of deposits received for the previous year, ...	968	92,284 40
---	-----	-----------

Number and amount of deposits of, and exceeding, three hundred dollars at any one time for the previous year, ... 74 39,644 15

Number and amount of withdrawals, ...	1,223	140,155 78
---	-------	------------

Number of accounts opened during the previous year, ... 269

Number of accounts closed during the previous year, ... 276

Amount of the expenses of the corporation during the previous year, ... 1,649 74

Amount of treasurer's bonds, ... \$15,000 00
 Date of examination by Commissioner, June 5.

PUBLIC FUNDS.

	Par Value.	Estimated Market Value.	Amount Invested.
United States bonds, ...	\$5,000	\$5,518 75	\$5,000 09
City and Town Bonds—			
City of Bangor, Me., ...	\$20,000	\$21,050 00	\$17,150 00
of Bath, Me., ...	10,000	10,450 00	9,000 00
of Belfast, Me., ...	10,000	10,450 00	9,750 00
of Portland, Me., ...	7,000	7,350 00	7,000 00
of Meriden, Conn., ...	20,000	22,640 67	21,000 00
of Holyoke, Mass., ...	5,000	5,729 17	5,000 00
Village of St. Albans, Vt., ...	3,900	3,997 50	3,757 50
Town of St. Johnsbury, Vt., ...	4,000	4,040 00	4,000 00

BANK STOCK.

Abington Nat'l Bank, Abington, ...	\$13,600	\$17,408 00	\$14,810 00
First Nat'l Bank, Adams, ...	4,000	4,800 00	4,000 00
Boston Nat'l Bank, Boston, ...	7,400	8,454 50	8,279 75
Eliot Nat'l Bank, Boston, ...	5,900	6,372 00	6,406 25
Blackstone Nat'l Bank, Boston, ...	10,000	10,725 00	12,283 75
Howard Nat'l Bank, Boston, ...	15,000	16,893 75	15,000 00
Webster Nat'l Bank, Boston, ...	4,700	4,805 75	4,788 62
Globe Nat'l Bank, Boston, ...	5,000	5,500 00	6,262 50
Second Nat'l Bank, Boston, ...	5,000	6,025 00	8,012 50
Traders' Nat'l Bank, Boston, ...	5,800	6,264 00	5,875 00
Hide and Leather Nat'l Bank, Boston, ...	6,800	7,616 00	7,115 00
Redemption Nat'l Bank, Boston, ...	2,000	2,610 00	2,820 00
Republic Nat'l Bank, Boston, ...	4,500	5,872 50	4,500 00
North Nat'l Bank, Boston, ...	2,200	2,590 50	3,014 00
Third Nat'l Bank, Boston, ...	1,000	1,114 12	1,380 00
Mt. Vernon Nat'l Bank, Boston, ...	3,800	4,427 00	4,760 50
Merchants' Nat'l Bank, Boston, ...	10,000	13,387 50	15,258 00
Central Nat'l Bank, Boston, ...	1,200	1,165 50	1,254 00
Metropolitan Nat'l Bank, Boston, ...	10,000	9,250 00	10,000 00
Freeman's Nat'l Bank, Boston, ...	1,500	1,622 75	2,025 00
First Nat'l Bank, Danvers, ...	2,850	3,857 00	3,956 25
Old Colony Nat'l Bank, Plymouth, ...	200	256 00	266 50
Continental Nat'l Bank, ...	2,500	2,550 00	2,505 00
Eagle Nat'l Bank, ...	1,900	2,052 00	2,071 00
Hamilton Nat'l Bank, ...	5,000	5,912 50	5,900 00
State Nat'l Bank, ...	3,200	3,480 00	3,488 00
Shoe and Leather Nat'l Bank, ...	1,000	1,185 00	1,155 00

RAILROAD BONDS.

Eastern Railroad bonds, ...	\$50,000	\$25.125 00	\$18,261 08
Old Colony Railroad bonds, ...	5,000	5,550 00	5.450 62

AMHERST SAVINGS BANK—AMHERST.

Incorporated 1864: Number of corporators, 13.

ENOS F. COOK, *President*.*Treasurer*, SAMUEL C. CARTER.

STATEMENT.

LIABILITIES.		ASSETS.	Value on Books.
Deposits, ...	\$462,173 33	Public funds, ...	\$40,000 00
Earnings, undivided, ...	1,818 64	Loans on public funds, ...	500 00
Guaranty fund, ...	1,506 96	Bank stock, ...	45,000 00
		Loans on bank stock, ...	5,700 00
		Railroad bonds, ...	32,500 00
		Real estate, ...	13,755 37
		Loans on real estate, ...	229,593 00
		Loans on personal security, ...	39,509 71
		Loans on railroad bonds, ...	900 00
		Loans to counties, cities, or towns, ...	52,200 00
		Cash on hand, ...	5,840 85
	\$465,498 93		\$465,498 93

Loans on Public Funds — amount on each:

On United States bond, par value \$500, ... \$500 00

Loans on Bank Stock — amount on each:

On 16 shares First National Bank, Amherst, ... \$1,700 00

On 4 shares Chapin Trust Company, Springfield, ... 250 00

On 21 shares City National Bank, of Worcester, ... 2,000 00

Loans on Railway Bonds — amount on each:

On New London Northern \$1,000 bond, ... 900 00

Cash on deposit in Banks:

In First National Bank of Amherst, ... \$5,122 30

Amount invested in real estate, ... \$13,755 37

Estimated value of real estate, ... 14,000 00

Whole amount of interest or profits received or earned, ... 30,309 24

Rate and amount of each semi-annual dividend	} 2½ per cent.,	{ 10,378 70
for the previous year, ...		

Times for the dividends fixed by the by-laws: January and July.

The total amount of loans with each specified rate of interest:

\$72,200, 6 per cent.; \$328,702.71, 7 per cent.

Number of outstanding loans which are of an amount not exceeding three thousand dollars each, ... 245

Aggregate amount of the same, ... 244,402 71

Number of open accounts, ... 1,984

Number and am't of deposits received for the previous year, 1,245 93,808 17

Number and amount of deposits of, and exceeding, three hundred dollars at any one time for the previous year, ... 94 49,634 00

Number and amount of withdrawals, ... 1,083 76,958 24

Number of accounts opened during the previous year, . . .	236
Number of accounts closed during the previous year, . . .	224
Amount of the expenses of the corporation during the previous year, ...	\$1,248 01
Amount of treasurer's bonds, ...	5,000 00
Date of examination by Commissioner, July 23.	

PUBLIC FUNDS.

	Par Value.	Estimated Market Value.	Amount Invested.
United States bonds, ...	\$20,000	\$22,000 00	\$20,000 00
Bangor city bonds, ...	20,000	21,000 00	20,000 00

BANK STOCK.

First Nat'l Bank, Easthampton, ...	\$6,000	\$7,800 00	\$6,000 00
First Nat'l Bank, Holyoke, ...	10,000	10,800 00	10,000 00
Agawam, of Springfield, ...	5,300	6,466 00	5,300 00
Crocker, of Turner's Falls, ...	5,700	5,871 00	5,700 00
City, of Worcester, ...	4,000	5,120 00	4,000 00
Citizens', of Worcester, ...	2,500	3,062 50	2,500 00
Conway, of Conway, ...	1,000	1,155 00	1,000 00
First, of Northampton, ...	7,500	10,275 00	7,500 00
Hampshire County, of Northampton, ...	1,000	1,160 00	1,000 00
Hide and Leather, of Boston, ...	1,000	1,107 50	1,000 00
Mechanics', of Worcester, ...	1,000	1,250 00	1,000 00

RAILROAD BONDS.

New London Northern R.R. bonds, ...	\$27,500	\$28,800 00	\$27,500 00
Vermont and Mass. R.R. bonds, ...	5,000	5,175 00	5,000 00

ANDOVER SAVINGS BANK—ANDOVER.

Incorporated April 2, 1834. Number of corporators, 60.

NATHANIEL SWIFT, *President.**Treasurer,* JOHN F. KIMBALL.

STATEMENT.

LIABILITIES.		ASSETS.	Value on Books.
Deposits, . . .	\$1,542,363 34	Public funds, ...	\$527,000 00
Earnings, undi- vided, . . .	39,159 10	Loans on public funds, . . .	1,400 00
Guarantee fund, . . .	5,000 00	Bank stock, ...	126,600 00
		Loans on bank stock, . . .	107 00
		Railroad bonds, ...	254,000 00
		Real estate by foreclosure, . .	9,000 00
		Loans on real estate, . . .	573,564 40
		Loans on personal security, . .	74,090 13
		Loans to counties, cities, or towns, ...	20,000 00
		Deposits in bank on interest, .	17 58
		Cash on hand, ...	743 33
	\$1,586,522 44		\$1,586,522 44

Loan on Public Funds—amount on each:

On United States bonds, par value \$1,500, ... \$1,400 00

Cash on deposit in Banks:

Andover National Bank, ... \$17 58

Whole amount of interest or profits received or earned, . . . \$108,957 92

Rate and amount of each semi-annual dividend } $2\frac{1}{2}$ per cent., . { 35,675 93
for the previous year, ... } $2\frac{1}{2}$ per cent., . { 36,722 17

Time for the dividends fixed by the by-laws: third Wednesday of
June and December.Average annual per cent. of dividends for the term ending at the
time of, and including, the last extra dividend, 7 per cent.

The total amount of loans, with each specified rate of interest:

\$71,100, 6 per cent.; \$15,500, $6\frac{1}{2}$ per cent.; \$561,061.53, 7 per
cent.; \$1,500, 8 per cent.Number of outstanding loans which are of an amount not exceed-
ing three thousand dollars each, ... 199

Aggregate amount of the same, ... 276,557 00

Number of open accounts, ... 3,501

Number and am't of deposits received for the previous year, 1,779 192,665 13

Number and amount of deposits of, and exceeding, three hundred
dollars at any one time for the previous year, . . . 192 112,794 00

Number and amount of withdrawals, ... 1,518 178,733 20

Number of accounts opened during the previous year, . . . 402

Number of accounts closed during the previous year, . . . 276

Amount of expenses of the corporation during the previous year, . 2,100 00

Amount of treasurer's bonds, ... 30,000 00

Date of examination by Commissioner, June 4.

PUBLIC FUNDS.

	Par Value.	Estimated Market Value.	Amount Invested.
United States bonds, 6s, 1881, . .	\$20,000	\$22,000 00	\$20,000 00
City and Town Bonds —			
City of Bath, Me., ...	\$30,000	\$30,900 00	\$30,000 00
of Bangor, Me., ...	25,000	25,750 00	25,000 00
of Belfast, Me., ...	40,000	41,200 00	40,000 00
of Chelsea, Mass., ...	27,000	29,160 00	27,000 00
of Cambridge, Mass., ...	12,000	12,860 00	12,000 00
of Fall River, Mass., ...	10,000	10,700 00	10,000 00
of Holyoke, Mass., ...	8,000	8,800 00	8,000 00
of Lawrence, Mass., ...	20,000	21,400 00	20,000 00
of Lynn, Mass., ...	30,000	32,100 00	30,000 00
of Lowell, Mass., ...	5,000	5,400 00	5,000 00
Town of Melrose, Mass., ...	15,000	16,050 00	15,000 00
City of Dover, N.H., ...	25,500	26,265 00	25,500 00
of Norwich, Conn., ...	35,000	37,600 00	35,000 00
of Nashua, N.H., ...	5,000	5,150 00	5,000 00
of Newburyport, Mass., ...	20,000	21,400 00	20,000 00
Town of Northampton, Mass., ...	33,000	35,300 00	33,000 00
City of Portland, Me., ...	25,000	26,000 00	25,000 00
of Portsmouth, N.H., ...	32,500	34,450 00	32,500 00
of Rockland, Me., ...	10,000	10,300 00	10,000 00
of Salem, Mass., ...	20,000	21,400 00	20,000 00
of Somerville, Mass., ...	40,000	43,600 00	40,000 00
of Worcester, Mass., ...	15,000	16,200 00	15,000 00
Town of Wakefield, Mass., ...	17,000	18,190 00	17,000 00
City of Lewiston, Me., ...	7,000	7,300 00	7,000 00

BANK STOCK.

Andover Nat'l Bank, Andover, . .	\$25,100	\$30,120 00	\$25,100 00
Bay State Nat'l Bank, Lawrence, . .	7,500	10,000 00	7,500 00
Wachusett Nat'l Bank, Fitchburg, . .	5,000	5,250 00	5,000 00
Blackstone Nat'l Bank, Boston, . .	10,000	10,600 00	10,000 00
Continental Nat'l Bank, Boston, . .	3,600	3,780 00	3,600 00
Merchants' Nat'l Bank, Boston, . .	2,500	3,300 00	2,500 00
Revere Nat'l Bank, Boston, ...	35,000	38,150 00	35,000 00
Nat'l Bank of Republic, Boston, . .	22,500	28,800 00	22,500 00
Webster Nat'l Bank, Boston, ...	15,400	15,862 00	15,400 00

RAILROAD BONDS.

Boston and Albany Railroad bonds, . .	\$50,000	\$57,000 00	\$50,000 00
Boston and Maine Railroad bonds, . .	50,000	55,000 00	50,000 00
Boston and Lowell Railroad bonds, . .	64,000	68,480 00	64,000 00
Cheshire Railroad bonds, ...	25,000	24,375 00	25,000 00
Old Colony Railroad bonds, ...	20,000	22,000 00	20,000 00
New Bedford Railroad bonds, ...	10,000	10,000 00	10,000 00
Worcester and Nashua R.R. bonds, . .	10,000	10,000 00	10,000 00
Agricultural Branch R.R. bonds, . .	25,000	22,500 00	25,000 00

ARLINGTON FIVE CENTS SAVINGS BANK—ARLINGTON.

Incorporated 1860. Number of corporators, 30.

ALBERT WINN, *President.*

Treasurer, ABEL R. PROCTOR.

STATEMENT.

LIABILITIES.		ASSETS.	Value on Books.
Deposits, . . .	\$650,729 18	Public funds, ...	\$32,000 00
Earnings, undivided, . . .	9,113 91	Bank stock, ...	22,624 75
Guarantee fund, . . .	7,082 05	Railroad bonds, ...	5,050 00
Other liabilities, . . .	400 00	Real estate, ...	26,396 59
		Real estate acquired, ...	28,850 05
		Loans on real estate, ...	444,739 38
		Loans on personal security, ...	46,063 87
		Loans to counties, cities, or towns, ...	45,300 00
		Deposits in banks on interest, ...	15,474 64
		Expense account, ...	406 74
		Tax account, ...	299 77
		Cash on hand, ...	119 35
	\$667,325 14		\$667,325 14

Amount invested in real estate, ...	\$26,396 59
Estimated value of real estate, ...	26,396 59
Amount of real estate held by foreclosure, ...	28,850 05
Estimated value, ...	28,850 00

Cash on deposit in Banks:	
Faneuil Hall National Bank of Boston, ...	\$15,474 64

Whole amount of interest or profits received or earned, ...	\$43,925 61
Rate and amount of each semi-annual dividend } 2½ per cent., ...	16,189 16
for the previous year, ... } 2½ per cent., ...	16,191 16

Times for the dividends fixed by the by-laws: January 1, July 1.

Average annual per cent. of dividends for the term ending at the time of, and including, the last extra dividend, 6 per cent.

The total amount of loans with each specified rate of interest:

\$15,474.64, 3 per cent.; \$5,000, 5 per cent.; \$57,487.38, 6 per cent.; \$12,500, 6½ per cent.; \$354,815.87, 7 per cent.; \$20,000, 7¾ per cent.; \$25,100, 8 per cent.

Number of outstanding loans which are of an amount not exceeding three thousand dollars each, ... 265

Aggregate amount of the same, ... 282,303 25

Number of open accounts, ... 2,080

Number and amount of deposits received, ... 1,636 133,583 78

Number and amount of deposits of, and exceeding, three hundred dollars at any one time for the previous year, ... 83 46,711 20

Number and amount of withdrawals, ... 1,420 144,362 30

Number of accounts opened during the previous year, ... 262

Number of accounts closed during the previous year, ... 230

Amount of the expenses of the corporation during the previous

year, ... \$1,490 92

Amount of treasurer's bonds, ... 10,000 00

Date of examination by Commissioner, August 31.

PUBLIC FUNDS.

	Par Value.	Estimated Market Value.	Amount Invested.
United States bonds, 1881, . . .	\$8,500	\$9,403 12	\$8,500 00
“ “ “ 1867, . . .	23,500	25,468 12	23,500 00

BANK STOCK.

Nat'l Bank of Republic, Boston, .	\$3,300	\$4,306 50	\$4,281 50
Nat'l Bank of Redemption, Boston, .	1,000	1,300 00	1,353 75
Union Nat'l Bank, Boston, . . .	1,200	1,596 00	1,644 00
Continental Nat'l Bank, Boston, . .	5,000	5,050 00	5,955 75
First Ward Nat'l Bank, Boston, . .	2,800	2,240 00	2,856 25
Nat'l Bank of No. America, Boston, .	2,500	2,712 50	2,975 00
Eleventh Ward Nat'l Bank, Boston, .	1,800	660 00	2,248 50
Faneuil Hall Nat'l Bank, Boston, . .	1,000	1,332 50	1,310 00

*RAILROAD BONDS.

Eastern Railroad bonds, ...	\$5,500	\$2,750 00	\$5,050 00
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ASHBURNHAM SAVINGS BANK—ASHBURNHAM.

Incorporated May 11, 1871. Number of corporators, 50.

A. A. WALKER, *President*.*Treasurer*, GEO. W. EDDY.

STATEMENT.

LIABILITIES.		ASSETS.	Value on Books.
Deposits, ...	\$29,077 20	Public funds, ...	\$3,135 00
Earnings, undivided, ...	434 43	Bank stock, ...	7,837 25
Guarantee fund, ...	100 00	Loan on bank stock, ...	2,000 00
		Loans on real estate, ...	11,877 60
		Loans on personal security, ...	1,400 00
		Loans to counties, cities, or towns, ...	3,000 00
		Expense account, ...	7 25
		Deposit in bank on interest, ...	135 13
		Cash on hand, ...	219 40
	\$29,611 63		\$29,611 63

Loans on Bank Stock:

On 25 shares of First Nat'l Bank of Ashburnham, ... \$2,000 00

Whole amount of interest or profits received or earned, ... \$1,655 87

Rate and amount of each semi-annual dividend	} 2½ per cent., ...	{ 611 47
for the previous year, ...		

Times for the dividends fixed by the by-laws: January and July.

Cash on deposit in Bank:

In First National Bank of Ashburnham, ... \$135 13

The total amount of loans with each specified rate of interest:

\$3,000, 6 per cent.; \$2,000, 6½ per cent.; \$12,927.60, 7 per cent.;

\$350, 7³/₁₀ per cent.

Number of outstanding loans which are of an amount not exceeding three thousand dollars each, ... 24

Aggregate amount of the same, ... \$18,277 60

Number of open accounts, ... 152

Number and am't of deposits received for the previous year, ... 89 11,888 24

Number and amount of deposits of, and exceeding, three hundred dollars at any one time for the previous year, ... 11 5,410 20

Number and amount of withdrawals, ... 84 8,524 07

Number of accounts opened during the previous year, ... 38

Number of accounts closed during the previous year, ... 26

Amount of expenses of the corporation during the previous year, ... 167 89

Amount of treasurer's bonds, ... 20,000 00

Date of examination by Commissioner, July 9.

PUBLIC FUNDS.

	Par Value.	Estimated Market Value.	Amount Invested.
City and Town Bonds—			
Methuen, ...	\$1,000	\$1,035 00	\$1,000 00
Chelsea, ...	1,000	1,080 00	1,090 00
Wiscasset, Me., ...	1,000	1,040 00	1,045 00

BANK STOCK.

Nat'l Bank of Redemption, Boston, .	\$1,000	\$1,300 00	\$1,505 00
Market Nat'l Bank, Boston, . .	1,000	1,070 00	1,122 50
Suffolk Nat'l Bank, Boston, . .	1,500	1,815 00	1,863 75
Blackstone Nat'l Bank, Boston, .	1,200	1,272 00	1,491 00
First Nat'l Bank, Boston, . . .	1,000	1,855 00	1,855 00

ATHOL SAVINGS BANK—ATHOL.

Incorporated February 12, 1867. Number of corporators, 36.

CHAS. C. BASSETT, *President*.*Treasurer*, ALPHEUS HARDING.

STATEMENT.

LIABILITIES.		ASSETS.	Value on Books.
Deposits, ...	\$805,695 99	Public funds, ...	\$70,000 00
Earnings, undivided, ...	6,038 49	Loans on public funds, ...	3,200 00
Guarantee fund, ...	3,937 50	Bank stock, ...	18,200 00
		Loans on bank stock, ...	26,050 00
		Real estate by foreclosure, ...	1,684 39
		Loans on real estate, ...	441,235 00
		Loans on personal security, ...	147,395 23
		Loans to counties, cities, or towns, ...	81,680 00
		Loans to banks on interest, ...	25,000 00
		Expense account, ...	691 61
		Cash on hand, ...	535 75
	<u>\$815,671 98</u>		<u>\$815,671 98</u>

Loans on Public Funds—amount on each:

On United States bonds, par value, \$3,200, ... \$3,200 00

Loans on Bank Stock—amount on each:

On 10 shares Athol National Bank, ... \$900 00

On 100 shares South Reading National Bank, ... 10,000 00

On 152 shares Miller's River National Bank, ... 14,950 00

On 3 shares Orange National Bank, ... 200 00

Cash on deposit in Banks:

Miller's River National Bank, ... \$25,000 00

Whole amount of interest or profits received or earned, ...	\$50,075 03
Rate and amount of each semi-annual dividend } 2½ per cent., . . {	18,594 25
for the previous year, ... } 2½ per cent., . . {	19,034 40
Times for the dividends fixed by the by-laws: January and July.	
Amount of real estate acquired by foreclosure, ...	1,684 39
Estimated value of the same, ...	1,684 39
The total amount of loans with each specified rate of interest:	
\$75,200, 5 per cent.; \$151,234.15, 6 per cent.; \$546,326.08, 6½ per cent.; \$10,000, 7 per cent.; \$5,000, 7 ³ / ₁₀ per cent.	
Number of outstanding loans which are of an amount not exceeding three thousand dollars each, ...	438
Aggregate amount of the same, ...	347,676 08
Number of open accounts, ...	2,727
Number and am't of deposits received for the previous year, 6,577	172,827 32
Number and amount of deposits of, and exceeding, three hundred dollars at any one time for the previous year, ...	135 73,558 09
Number and amount of withdrawals, ...	1,383 132,502 21
Number of accounts opened during the previous year, ...	450
Number of accounts closed during the previous year, ...	386
Amount of the expenses of the corporation during the previous year, ...	\$2,409 15
Amount of treasurer's bonds, ...	10,000 00
Date of examination by Commissioner, July 10.	

PUBLIC FUNDS.

	Par Value.	Estimated Market Value.	Amount Invested.
United States bonds, ...	\$10,000	\$12,100 00	\$10,000 00
City and Town Bonds —			
Cambridge, ...	\$10,000	\$10,875 00	\$10,000 00
Lynn, ...	10,000	11,000 00	10,000 00
Portland, Me., ...	5,000	5,375 00	5,000 00
Meriden, Conn., ...	10,000	10,600 00	10,000 00
Hyde Park, ...	5,000	5,350 00	5,000 00
Newton, ...	10,000	10,300 00	10,000 00
Charlestown, ...	10,000	10,250 00	10,000 00

BANK STOCK.

Blackstone Nat'l Bank, Boston, ...	\$1,500	\$1,608 75	\$1,500 00
Central Nat'l Bank, Boston, ...	5,000	4,856 25	5,000 00
Eliot Nat'l Bank, Boston, ...	1,000	1,080 00	1,000 00
Eagle Nat'l Bank, Boston, ...	5,000	5,400 00	5,000 00
First Nat'l Bank, Barre, ...	3,000	3,900 00	3,000 00
Miller's River Nat'l Bank, Athol, ...	2,700	4,320 00	2,700 00

ATTLEBOROUGH SAVINGS BANK—NORTH ATTLEBOROUGH.

Incorporated February 2, 1860. Number of corporators, 73.

ABIEL CODDING, JR., *President.*

Treasurer, EDWARD R. PRICE.

STATEMENT.

LIABILITIES.		ASSETS.	Value on Books.
Deposits, ...	\$303,839 39	Public funds, ...	\$14,000 00
Earnings, undivided, ...	2,872 98	Real estate, ...	1,412 19
Guarantee fund, ...	3,300 00	Loans on real estate, ...	209,504 00
		Loans on personal security, ...	61,124 00
		Loans to counties, cities, or towns, ...	20,500 00
		Expense account, ...	83 33
		Cash on hand, ...	3,388 85
	\$310,012 37		\$310,012 37

Amount invested in real estate, ... \$1,412 19
Estimated value of real estate, ... 1,500 00

Whole amount of interest or profits received or earned, . . . \$22,025 50
Rate and amount of each semi-annual dividend } 2½ per cent., . { 7,087 66
for the previous year, ... } 2½ per cent., . { 7,260 91

Times for the dividends fixed by the by-laws: April and October,
Tuesday after second Monday.

The total amount of loans with each specified rate of interest:
\$142,750, 6 per cent.; \$138,148, 7 per cent.; \$10,500, 8 per cent.

Number of outstanding loans which are of an amount not exceed-
ing three thousand dollars each, ... 185
Aggregate amount of the same, ... 169,598 00
Number of open accounts, ... 1,040
Number and am't of deposits received for the previous year, . 581 59,448 70
Number and amount of deposits of, and exceeding, three hundred
dollars at any one time for the previous year, . . . 49 30,327 36
Number and amount of withdrawals, ... 547 71,288 11
Number of accounts opened during the previous year, . . 116
Number of accounts closed during the previous year, . . 117
Amount of the expenses of the corporation during the previous
year, ... 1,332 36
Amount of treasurer's bonds, ... 20,000 00
Date of examination by Commissioner, June 22.

PUBLIC FUNDS.

	Par Value.	Estimated Market Value.	Amount Invested.
United States bonds, 1881, . . .	\$14,000	\$15,067 50	\$14,000 00

BARNSTABLE SAVINGS BANK — BARNSTABLE.*

Incorporated January 29, 1831. Number of corporators, 82.

NATHAN CROCKER, *President*.*Treasurer*, GUSTAVUS A. HINCKLEY.

STATEMENT.

LIABILITIES.		ASSETS.	Value on Books.
Deposits, . . .	\$1,291,302 05	Loans on public funds, . . .	\$800 00
Guarantee fund, . . .	3,476 03	Bank stock, ...	251,565 00
Suspense acct., . . .	1,750 00	Loans on bank stock, . . .	1,250 00
		Real estate, ...	4,000 00
		Real estate by foreclosure, . .	134,687 00
		Loans on real estate, . . .	626,531 50
		Loans on personal security, . .	235,392 68
		Deposit in banks on interest, .	15,863 95
		Expense account, ...	2,746 27
		Accrued interest, ...	22,400 96
		Cash on hand, ...	1,290 72
	\$1,296,528 08		\$1,296,528 08

Loans on Public Funds — amount on each:

On United States 5-20 \$1,000 bond, ... \$800 00

Loans on Bank Stock — amount on each:

On 10 shares Fall River Nat'l Bank, ... \$1,000 00

On 4 shares Revere Nat'l Bank, Boston, ... 250 00

Amount invested in real estate, ... \$4,000 00

Estimated value of real estate, ... 4,000 00

Amount of real estate held by foreclosure, ... 134,687 00

Estimated value, ... 120,550 00

Cash on deposit in Banks:

Traders' Nat'l Bank, Boston, ... \$15,863 95

Whole amount of interest or profits received or earned, . . . \$63,143 33

Rate and amount of each semi-annual dividend } $2\frac{1}{2}$ per cent., . { 34,640 70

for the previous year, ... } 2 per cent., . { 27,245 58

Times for the dividends fixed by the by-laws: first Wednesday of January and July.

The total amount of loans with each specified rate of interest:

\$100,311, 6 per cent.; \$20,310.95, $6\frac{1}{2}$ per cent.; \$480,732.73, 7 per cent.; \$7,000, $7\frac{3}{10}$ per cent.; \$82,300, $7\frac{1}{2}$ per cent.; \$158,319.50, 8 per cent.; \$15,000, 10 per cent.

Number of outstanding loans which are of an amount not exceeding three thousand dollars each, ... 356

Aggregate amount of the same, ... 244,754 68

Number of open accounts, ... 3,245

Number and am't of deposits received for the previous year, . 460 58,063 98

* Temporarily enjoined by a decree of the Supreme Judicial Court, September 28, 1877.

Number and amount of deposits of, and exceeding, three hundred dollars at any one time for the previous year, ...	65	\$35,105 94
Number and amount of withdrawals, ...	2,081	233,722 47
Number of accounts opened during the previous year, ...	112	
Number of accounts closed during the previous year, ...	344	
Amount of the expenses of the corporation during the previous year, ...		4,679 63
Amount of treasurer's bonds, ...		25,000 00
Date of examination by Commissioner, May 10.		

BANK STOCK.

	Par Value.	Estimated Market Value.	Amount Invested.
Atlantic Nat'l Bank, Boston, ...	\$5,500	\$7,315 00	\$5,500 00
Atlas Nat'l Bank, Boston, ...	1,000	1,155 00	1,000 00
Blackstone Nat'l Bank, Boston, ...	27,400	29,386 50	27,400 00
Boston Nat'l Bank, Boston, ...	6,600	7,540 50	6,600 00
City Nat'l Bank, Boston, ...	4,300	4,955 75	4,300 00
Continental Nat'l Bank, Boston, ...	5,000	5,100 00	5,000 00
Commerce Nat'l Bank, Boston, ...	20,100	21,306 00	20,355 00
Eagle Nat'l Bank, Boston, ...	1,000	1,080 00	1,000 00
Eliot Nat'l Bank, Boston, ...	11,900	12,852 00	11,900 00
Globe Nat'l Bank, Boston, ...	3,500	3,850 00	3,500 00
Hamilton Nat'l Bank, Boston, ...	1,600	1,892 00	1,600 00
Howard Nat'l Bank, Boston, ...	2,000	2,252 50	2,000 00
Hide and Leather Nat'l B'k, Boston, ...	1,000	1,120 00	1,000 00
Market Nat'l Bank, Boston, ...	7,700	8,200 50	7,700 00
Massachusetts Nat'l Bank, Boston, ...	6,250	6,875 00	6,250 00
Merchants' Nat'l Bank, Boston, ...	6,400	8,568 00	6,400 00
Merchandise Nat'l Bank, Boston, ...	1,500	1,516 87	1,575 00
North American Nat'l Bank, Boston, ...	12,000	13,020 00	12,000 00
New England Nat'l Bank, Boston, ...	2,500	3,356 25	2,500 00
North Nath'l Bank, Boston, ...	3,500	4,121 25	3,500 00
Revere Nat'l Bank, Boston, ...	10,000	10,900 00	10,000 00
Republic Nat'l Bank, Boston, ...	20,000	26,100 00	20,000 00
Shawmut Nat'l Bank, Boston, ...	15,800	18,644 00	16,343 75
Second Nat'l Bank, Boston, ...	3,300	4,628 25	3,300 00
State Nat'l Bank, Boston, ...	300	326 25	300 00
Suffolk Nat'l Bank, Boston, ...	4,100	4,961 00	4,100 00
Traders' Nat'l Bank, Boston, ...	3,600	3,699 00	3,663 00
Tremont Nat'l Bank, Boston, ...	24,000	26,520 00	24,478 25
Union Nat'l Bank, Boston, ...	3,000	4,080 00	3,000 00
Webster Nat'l Bank, Boston, ...	8,500	8,691 25	8,500 00
Washington Nat'l Bank, Boston, ...	3,700	4,856 25	3,700 00
Old Colony Nat'l Bank, Plymouth, ...	6,000	7,800 00	6,000 00
Bay State Nat'l Bank, Lawrence, ...	1,500	1,800 00	1,500 00
First Nat'l Bank, Yarmouth, ...	15,600	21,840 00	15,600 00

BARRE SAVINGS BANK—BARRE.

Incorporated May, 1869. Number of corporators, 55.

CHARLES BRIMBLECOM, *President*.*Treasurer*, EDWIN WOODS.

STATEMENT.

LIABILITIES.		ASSETS.	Value on Books.
Deposits, ...	\$324,674 06	Public funds, ...	\$7,470 00
Earnings, undivided, ...	6,608 14	Bank stock, ...	148,963 41
Guarantee fund, ...	810 00	Railroad bonds, ...	6,060 00
		Real estate, ...	5,000 00
		Loans on real estate, ...	124,568 67
		Loans on personal security, ...	30,260 48
		Loans to banks on interest, ...	9,763 34
		Expense account, ...	6 30
	\$332,092 20		\$332,092 20

Amount invested in real estate, ...	\$5,000 00
Estimated value of real estate, ...	6,000 00

Cash on deposit in Banks:

First Nat'l Bank, Barre, ...	\$9,763 34
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Whole amount of interest or profits received or earned, ...	\$20,078 37
Rate and amount of each semi-annual dividend } $2\frac{1}{2}$ per cent., ...	{ 7,602 82
for the previous year, ... } $2\frac{1}{2}$ per cent., ...	{ 7,683 04

Times for the dividends fixed by the by-laws: January and July 15.

The total amount of loans with each specified rate of interest:

\$20,000, 6 per cent.; \$105,068.47, 7 per cent.; \$10,460.48, $7\frac{1}{2}$ per cent.; \$19,500, 8 per cent.

Number of outstanding loans which are of an amount not exceeding three thousand dollars each, ...	71
Aggregate amount of the same, ...	69,629 15
Number of open accounts, ...	1,017
Number and am't of deposits received for the previous year, ...	509 54,206 10
Number and amount of deposits of, and exceeding, three hundred dollars at any one time for the previous year, ...	28 16,113 04
Number and amount of withdrawals, ...	510 48,475 74
Number of accounts opened during the previous year, ...	113
Number of accounts closed during the previous year, ...	170
Amount of the expenses of the corporation during the previous year, ...	950 00
Amount of treasurer's bonds, ...	10,000 00
Date of examination by Commissioner, June 28.	

PUBLIC FUNDS.

	Par Value.	Estimated Market Value.	Amount Invested.
City Bonds —			
City of Portland, ...	\$4,000	\$4,080 00	\$4,000 00
of Bangor, ...	4,000	4,140 00	3,470 00

BANK STOCK.

Atlantic Nat'l Bank, Boston, . .	\$1,000	\$1,330 00	\$1,262 00
Atlas Nat'l Bank, Boston, . .	1,200	1,386 00	1,469 00
Blackstone Nat'l Bank, Boston, . .	5,600	6,006 00	7,122 59
Boylston Nat'l Bank, Boston, . .	2,000	2,350 00	2,785 33
Boston Nat'l Bank, Boston, . .	6,400	7,312 00	7,975 27
Commerce Nat'l Bank, Boston, . .	4,200	4,431 00	5,274 50
Continental Nat'l Bank, Boston, . .	1,700	1,717 00	2,018 56
Eliot Nat'l Bank, Boston, . .	2,500	2,700 00	2,991 00
Exchange Nat'l Bank, Boston, . .	1,800	2,880 00	2,977 50
First Nat'l Bank, Boston, . .	7,000	12,950 00	12,616 25
Hide and Leather Nat'l B'k, Boston, . .	2,500	2,800 00	2,912 70
Howard Nat'l Bank, Boston, . .	6,200	6,975 00	6,755 65
Mechanics' Nat'l Bank, Boston, . .	2,800	3,710 00	3,500 00
North America Nat'l Bank, Boston, . .	2,500	2,712 50	2,718 75
Redemption Nat'l Bank, Boston, . .	4,600	5,980 00	6,263 50
Revere Nat'l Bank, Boston,* . .	1,200	1,308 00	1,485 00
Suffolk Nat'l Bank, Boston, . .	3,000	3,660 00	3,753 75
Second Nat'l Bank, Boston, . .	3,400	4,768 50	5,032 35
Shoe and Leather Nat'l Bank, Boston, . .	2,000	2,160 00	2,800 00
Merchants' Nat'l Bank, Boston, . .	5,000	6,250 00	6,950 00
Maverick Nat'l Bank, Boston, . .	3,400	5,100 00	4,248 72
Tremont Nat'l Bank, Boston, . .	6,100	6,710 00	7,837 25
Webster Nat'l Bank, Boston, . .	3,300	3,366 00	3,462 63
Ware Nat'l Bank, Ware, . .	900	1,125 00	1,096 25
Market Nat'l Bank, Brighton, . .	5,000	8,250 00	8,660 00
Old Boston Nat'l Bank, Boston, . .	7,000	4,340 00	5,407 50
First Nat'l Bank, Worcester, . .	2,000	2,900 00	2,700 00
Central Nat'l Bank, Worcester, . .	5,500	7,150 00	8,050 00
City Nat'l Bank, Worcester, . .	5,000	6,200 00	6,830 00
Citizens' Nat'l Bank, Worcester, . .	2,100	2,604 00	2,960 00
Barre Nat'l Bank, Barre, . .	7,400	9,620 00	10,042 00

RAILROAD BONDS.

Rutland Railroad bonds, ...	\$1,000	\$700 00	\$860 00
Eastern Railroad bonds, ...	5,000	2,512 50	5,200 00

BASS RIVER SAVINGS BANKS — SOUTH YARMOUTH.

Incorporated April 20, 1874. Number of corporators, 30.

DAVID KELLEY, *President*.*Treasurer*, DAVID D. KELLEY.

STATEMENT.

LIABILITIES.		ASSETS.	Value on Books.
Deposits, ...	\$229,272 82	Public funds, ...	\$2,000 00
Earnings, undivided, ...	2,811 40	Loans on public funds, ...	800 00
Guarantee fund, ...	623 20	Bank stock, ...	114,893 62
Bills payable, ...	20,000 00	Loans on bank stock, ...	300 00
		Railroad bonds, ...	10,436 45
		Loans on real estate, ...	33,325 00
		Loans on personal security, ...	82,056 73
		Loans to counties, cities, or towns, ...	5,500 00
		Deposit in bank on interest, ...	762 78
		Cash on hand, ...	2,632 84
	\$252,707 42		\$252,707 42

Loans on Public Funds — amount on each:

On United States bond, par value, \$1,000, ... \$800 00

Loans on Bank Stock — amount on each:

On 3 shares First Nat'l Bank, Yarmouth, ... \$300 00

Cash on deposit on Banks:

First Nat'l Bank, Yarmouth, ... \$762 78

Whole amount of interest or profits received or earned, ... \$14,256 30

Rate and amount of each semi-annual dividend	} 2½ per cent., . {	5,187 92
for the previous year, ...		

Times for the dividends fixed by the by-laws: April 1 and October 1.	} 2 per cent., . {	4,543 13

The total amount of loans with each specified rate of interest:

per cent., \$87,831.73; 6½ per cent., \$900,00; 7 per cent., \$33,250.

Number of outstanding loans which are of an amount not exceeding three thousand dollars each, ... 134

Aggregate amount of the same, ... \$79,481 73

Number of open accounts, ... 894

Number and am't of deposits received for the previous year, . 600 92,822 33

Number and amount of deposits of, and exceeding, three hundred dollars at any one time for the previous year, ... 99 56,556 35

Number and amount of withdrawals, ... 508 79,550 71

Number of accounts opened during the previous year, ... 177

Number of accounts closed during the previous year, ... 143

Amount of the expenses of the corporation during the previous year, ... 794 45

Amount of treasurer's bonds, ... 10,000 00

Date of examination by Commissioner, August 25.

PUBLIC FUNDS.

	Par Value.	Estimated Market Value.	Amount Invested.
City Bonds — City of Somerville, ...	\$2,000	\$2,060 00	\$2,000 00

BANK STOCK.

Citizens' Nat'l Bank, New Bedford,	\$2,000	\$1,985 00	\$2,025 00
First Nat'l Bank, New Bedford, .	2,400	2,586 00	2,905 25
First Nat'l Bank, Yarmouth, . .	1,500	2,100 00	2,194 00
Everett Nat'l Bank, Boston, . .	7,000	7,630 00	8,463 00
Nat'l Bank of Redemption, Boston,	5,000	6,512 50	7,212 50
Faneuil Hall Nat'l Bank, Boston, .	3,000	3,907 50	4,170 00
Boston Nat'l Bank, Boston, . .	4,000	4,500 00	5,100 00
Merchants' Nat'l Bank, Boston, .	5,600	7,497 00	8,097 00
Exchange Nat'l Bank, Boston, . .	5,000	8,250 00	9,050 00
Second Nat'l Bank, Boston, . .	4,900	6,872 25	7,672 25
Suffolk Nat'l Bank, Boston, . .	1,000	1,210 00	1,200 00
Atlas Nat'l Bank, Boston, . . .	4,500	5,197 50	5,713 75
Nat'l Bank of Commerce, Boston, .	2,000	2,120 00	2,570 00
Manufacturers' Nat'l Bank, Boston,	2,500	2,475 00	2,675 00
Nat'l Bank of No. America, Boston,	2,100	2,278 50	2,436 00
Eagle Nat'l Bank, Boston, . . .	1,100	1,189 37	1,354 37
Eliot Nat'l Bank, Boston, . . .	2,000	2,170 00	2,370 00
Old Boston Nat'l Bank, Boston, .	700	889 00	1,064 00
Nat'l Revere Bank, Boston, . . .	500	546 25	555 00
Blackstone Nat'l Bank, Boston, .	1,000	1,062 50	1,152 50
Merchandise Nat'l Bank, Boston, .	5,000	5,056 25	5,062 50
Tremont Nat'l Bank, Boston, . .	8,600	9,503 00	9,823 75
Republic Nat'l Bank, Boston, . .	13,700	17,878 50	17,580 75
Mt. Vernon Nat'l Bank, Boston, .	2,500	2,912 50	3,115 00
Third Nat'l Bank, Boston, . . .	1,200	1,336 00	1,332 00

RAILROAD BONDS.

Old Colony Railroad bonds, 7s, .	\$4,000	\$4,405 00	\$4,210 00
“ “ “ 6s, .	3,000	3,060 00	3,128 50
New Bedford Railroad bonds, 7s, .	3,000	2,850 00	3,097 95

BENJAMIN FRANKLIN SAVINGS BANK — FRANKLIN.

Incorporated February 20, 1871. Number of corporators, 37.

DAVIS THAYER, JR., *President*.*Treasurer*, CHAS. W. STEWART.

STATEMENT.

LIABILITIES.		ASSETS.	Value on Books.
Deposits, ...	\$247,875 00	Public funds, ...	\$21,223 50
Earnings, undivided, ...	4,521 89	Bank stock, ...	54,326 12
Guarantee fund, ...	1,789 77	Railroad bonds, ...	2,043 33
		Real estate, ...	3,000 00
		Loans on real estate, ...	143,452 80
		Loans on personal security, ...	21,540 00
		Deposit in bank on interest, ...	4,028 99
		Expense account, ...	371 00
		Furniture, ...	562 31
		Suspense, ...	244 63
		Cash on hand, ...	3,393 98
	\$254,186 66		\$254,186 66

Real estate acquired by foreclosure, ...	\$3,000 00
Estimated value of the same, ...	4,000 00
Whole amount of interest or profits received or earned, ...	14,234 31
Rate and amount of each semi-annual dividend } $2\frac{1}{2}$ per cent., ...	{ 5,415 73
for the previous year, ... } $2\frac{1}{2}$ per cent., ...	{ 5,460 82
Times for the dividends fixed by the by-laws: January and July.	

Cash on deposit in Banks:

New England Trust Company, ...	\$4,028 99
The total amount of loans with each specified rate of interest:	
\$1,000, 5 per cent.; \$159,102.80, 7 per cent.; \$4,500, $7\frac{1}{2}$ per cent.	
Number of outstanding loans which are of an amount not exceeding three thousand dollars, ...	
	163
Aggregate amount of the same, ...	125,592 80
Number of open accounts, ...	1,197
Number and am't of deposits received for the previous year, ...	726 66,312 99
Number and amount of deposits of, and exceeding, three hundred dollars at any one time for the previous year, ...	
	61 34,465 98
Number and amount of withdrawals, ...	569 52,167 37
Number of accounts opened during the previous year, ...	200
Number of accounts closed during the previous year, ...	116
Amount of the expenses of the corporation during the previous year, ...	1,381 27
Amount of the treasurer's bonds, ...	5,000 00
Date of examination by the Commissioner, December 14.	

PUBLIC FUNDS.

	Par Value.	Estimated Market Value.	Amount Invested.
United States bonds 4½s, . . .	\$16,000	\$16,800 00	\$16,312 50
City Bonds—			
City of Bath, Me., . . .	\$2,000	\$2,000 00	\$1,815 00
of Lewiston, Me., . . .	3,000	3,000 00	3,096 00

BANK STOCK.

Wrentham Nat'l Bank, Wrentham,	\$1,260	\$1,620 00	\$1,620 00
Franklin Nat'l Bank, Franklin, .	12,900	14,835 00	15,255 00
Tremont Nat'l Bank, Boston, . .	3,100	3,348 00	3,902 37
Hide and Leather Nat'l Bank, Boston,	900	999 00	1,032 75
Howard Nat'l Bank, Boston, . .	2,500	2,825 00	2,902 50
Washington Nat'l Bank, Boston, .	2,300	3,059 00	3,266 00
Eliot Nat'l Bank, Boston, . . .	7,000	7,700 00	8,887 50
Market Nat'l Bank, Boston, . . .	1,000	1,080 00	1,100 00
Revere Nat'l Bank, Boston, . . .	2,100	2,147 00	2,544 00
Commerce Nat'l Bank, Boston, .	3,700	3,148 00	4,744 00
Shoe and Leather Nat'l Bank, Boston,	800	912 00	1,137 00
Columbian Nat'l Bank, Boston, .	1,400	2,016 00	1,845 00
No. America Nat'l Bank, Boston, .	1,500	1,680 00	1,680 00
Hamilton Nat'l Bank, Boston, . .	3,000	3,360 00	3,790 00
Continental Nat'l Bank, Boston, .	500	510 00	602 00

RAILROAD BONDS.

Eastern Railroad bonds, ...	\$2,000	\$1,005 00	\$2,043 33
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BERKSHIRE COUNTY SAVINGS BANK—PITTSFIELD.

Incorporated 1847. Number of corporators, 46.

JULIUS ROCKWELL, *President.*

Treasurer, ROBERT W. ADAMS.

STATEMENT.

LIABILITIES.		ASSETS.	Value on Books.
Deposits, . . .	\$1,864,438 67	Public funds, ...	\$335,000 00
Earnings, undi- vided, . . .	21,020 10	Loans on public funds, . . .	2,000 00
Guarantee fund, . . .	5,000 00	Bank stock, ...	100,620 00
		Loans on bank stock, . . .	37,560 00
		Railroad bonds, ...	10,000 00
		Real estate by foreclosure, . .	86,283 40
		Loans on real estate, . . .	863,763 97
		Loans on personal security, . .	283,724 74
		Loans to counties, cities, or towns, ...	147,300 00
		Expense account, ...	4,962 00
		Cash on hand, ...	19,244 66
	\$1,890,458 77		\$1,890,458 77

Loans on Public Funds—amount on each:

On \$2,000 United States bonds, ... \$2,000 00

Loans on Bank Stock—amount on each:

On 34 shares Agricultural National Bank, Pittsfield, ... \$3,900 00

On 321 shares Pittsfield National Bank, Pittsfield, ... 32,660 00

On 10 shares of First National Bank of Adams, ... 1,000 00

Amount of real estate held by foreclosure, ... \$86,283 40

Estimated value of same, ... 84,950 00

Cash on deposit in banks:

Agricultural National Bank, ... \$7,527 13

Pittsfield National Bank, ... 9,229 75

Whole amount of interest or profits received or earned, ... \$119,265 02

Rate and amount of each semi-annual dividend } $2\frac{1}{2}$ per cent., . . . } 45,082 09
for the previous year, ... } $2\frac{1}{2}$ per cent., . . . } 44,694 54

Times for the dividends fixed by the by-laws: January and July.

Average annual per cent. of dividends for the term ending at the time of, and including, the last extra dividend, $6\frac{1}{2}$ per cent.

The total amount of loans with each specified rate of interest:

\$2,000, 5 per cent.; \$10,700, 6 per cent.; \$1,321,648.71, 7 per cent.

Number of outstanding loans which are of an amount not exceeding three thousand dollars each, ... 347

Aggregate amount of the same, ... \$399,908 71

Number of open accounts, ... 5,612

Number and am't of deposits received for the previous year, 3,578 321,934 42

Number and amount of deposits of, and exceeding, three hundred dollars at any one time for the previous year, ...	241	\$127,279 65
Number and amount of withdrawals, ...	4,539	420,693 21
Number of accounts opened during the previous year, ...	899	
Number of accounts closed during the previous year, ...	812	
Amount of the expenses of the corporation during the previous year, ...		6,090 12
Amount of treasurer's bonds, ...		50,000 00
Date of examination by Commissioner, June 6.		

PUBLIC FUNDS.

	Par Value.	Estimated Market Value.	Amount Invested.
United States bonds, ...	\$330,000	\$349,800 00	\$330,000 00
State bonds — Connecticut, ...	\$5,000	\$5,300 00	\$5,000 00

BANK STOCK.

Howard Nat'l Bank, Boston, ...	\$3,200	\$3,584 00	\$3,200 00
Shawmut Nat'l Bank, Boston, ...	2,000	2,360 00	2,000 00
Blackstone Nat'l Bank, Boston, ...	5,500	5,885 00	5,500 00
North Nat'l Bank, Boston, ...	3,500	4,095 00	3,500 00
Boston Nat'l Bank, Boston, ...	10,000	11,400 00	10,000 00
Merchants' Nat'l Bank, Boston, ...	6,800	9,000 00	6,800 00
Atlantic Nat'l Bank, Boston, ...	4,500	6,000 00	4,500 00
Revere Nat'l Bank, Boston, ...	16,000	17,440 00	16,000 00
Eagle Nat'l Bank, Boston, ...	8,000	8,640 00	8,000 00
Webster Nat'l Bank, Boston, ...	8,000	8,160 00	8,000 00
Commerce Nat'l Bank, Boston, ...	8,000	8,400 00	8,000 00
Hide and Leather Nat'l B'k, Boston, ...	2,500	2,800 00	2,500 00
Hadley Falls Nat'l B'k, So. Hadley, ...	2,000	3,100 00	2,000 00
Chicopee Nat'l Bank, Springfield, ...	6,000	8,400 00	6,000 00
Lee Nat'l Bank, Lee, ...	6,720	7,500 00	6,720 00
Pittsfield Nat'l Bank, Pittsfield, ...	4,500	6,075 00	4,500 00
Agricultural Nat'l Bank, Pittsfield, ...	3,200	5,440 00	3,200 00
Adams Nat'l Bank, North Adams, ...	200	250 00	200 00

RAILROAD BONDS.

Worcester and Nashua R.R. bonds, ...	\$10,000	\$10,100 00	\$10,000 00
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BEVERLY SAVINGS BANK — BEVERLY.

Incorporated February, 1867. Number of corporators, 26.

WILLIAM ENDICOTT, *President.*

Treasurer, R. G. BENNETT.

STATEMENT.

LIABILITIES.		ASSETS.	Value on Books.
Deposits, ...	\$516,972 16	Public funds, ...	\$10,793 75
Earnings, undivided, ...	3,015 92	Loans on public funds, ...	200 00
Guarantee fund, ...	1,926 02	Bank stock, ...	165,434 98
		Loans on bank stock, ...	6,400 00
		Railroad bonds, ...	1,500 00
		Real estate by foreclosure, ...	16,452 64
		Loans on real estate, ...	303,293 29
		Loans on personal security, ...	9,150 00
		Expense account, ...	1 10
		Cash on hand, ...	8,688 34
	\$521,914 10		\$521,914 10

Loans on Public Funds — amount on each :
On United States bonds, 5-20, par value, \$500, ... \$200 00

Loans on Bank Stock — amount on each :
On 60 shares Beverly National Bank, Beverly, ... \$5,900 00
Danvers Savings Bank book, ... 500 00

Amount real estate by foreclosure, ... \$16,452 64
Estimated value of real estate, ... 16,500 00

Cash on deposit in Banks :
Beverly National Bank, Beverly, ... \$8,688 34

Whole amount of interest or profits received or earned, ... \$33,594 59
Rate and amount of each semi-annual dividend } $2\frac{1}{2}$ per cent., . . . } 12,305 83
for the previous year, ... } $2\frac{1}{2}$ per cent., . . . } 12,327 00

Times for the dividends fixed by the by-laws: fourth Wednesday of April and October.

The total amount of loans with each specified rate of interest :
\$319,043.29, 7 per cent.

Number of outstanding loans which are of an amount not exceeding three thousand dollars each, ... 289
Aggregate of the same, ... 272,868 29
Number of open accounts, ... 1,830
Number and am't of deposits received for the previous year, 4,509 80,200 75
Number and amount of deposits of, and exceeding, three hundred dollars at any one time for the previous year, ... 46 26,580 91
Number and amount of withdrawals, ... 1,068 91,013 53
Number of accounts opened during the previous year, . . . 157
Number of accounts closed during the previous year, . . . 197

Amount of the expenses of the corporation during the previous year, ... \$999 60
 Amount of treasurer's bonds, ... 15,000 00
 Date of examination by Commissioner, September 11.

PUBLIC FUNDS.

	Par Value.	Estimated Market Value.	Amount Invested.
United States 10-40, 5s, ...	\$5,000	\$5,400 00	\$5,400 00
United States new 5s, ...	5,000	5,350 00	5,393 75

BANK STOCK.

Atlas Nat'l Bank, Boston, ...	\$5,000	\$5,775 00	\$5,954 87
City Nat'l Bank, Boston, ...	10,000	11,525 00	11,202 50
Continental Nat'l Bank, Boston, ...	5,000	5,100 00	5,581 25
Eagle Nat'l Bank, Boston, ...	5,000	5,400 00	5,864 50
Revere Nat'l Bank, Boston, ...	5,000	5,450 00	5,994 00
Massachusetts Nat'l Bank, Boston, ...	10,000	11,000 00	12,301 99
North Nat'l Bank, Boston, ...	5,000	5,887 50	6,032 62
Howard Nat'l Bank, Boston, ...	5,000	5,625 00	5,398 62
Hide and Leather Nat'l Bank, Boston, ...	5,000	5,600 00	5,855 50
Republic Nat'l Bank, Boston, ...	5,000	6,525 00	6,480 00
Freeman's Nat'l Bank, Boston, ...	5,000	5,412 50	5,652 25
Merchandise Nat'l Bank, Boston, ...	6,000	6,150 00	6,000 00
Shoe and Leather Nat'l B'k, Boston, ...	5,000	6,000 00	7,044 00
Traders' Nat'l Bank, Boston, ...	10,000	10,275 00	11,025 75
Tremont Nat'l Bank, Boston, ...	5,000	5,525 00	6,137 50
Webster Nat'l Bank, Boston, ...	5,000	5,075 00	5,403 00
First Nat'l Bank, Lynn, ...	5,000	5,800 00	5,958 50
Nat'l Grand Bank, Marblehead, ...	1,800	1,980 00	2,021 00
Asiatic Nat'l Bank, Salem, ...	1,380	1,932 00	1,912 25
Nat'l Exchange Bank, Salem, ...	3,300	3,894 00	4,135 00
First Nat'l Bank, Salem, ...	3,700	4,588 00	4,829 88
Mercantile Nat'l Bank, Salem, ...	3,700	4,292 00	4,223 25
Merchants' Nat'l Bank, Salem, ...	200	284 00	273 25
Salem Nat'l Bank, Salem, ...	5,000	5,900 00	5,768 50
Beverly Nat'l Bank, Beverly, ...	19,700	23,640 00	24,374 50

RAILROAD BONDS.

Eastern Railroad bonds, ...	\$3,000	\$1,515 00	\$1,500 00
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BOSTON FIVE CENTS SAVINGS BANK—BOSTON.

Incorporated April 7, 1854. Number of corporators, 50.

ALONZO H. EVANS, *President.**Treasurer,* CURTIS C. NICHOLS.

STATEMENT.

LIABILITIES.		ASSETS.	Value on Books.
Deposits, . . .	\$13,560,278 87	Public funds, . . .	\$2,768,000 00
Earnings, undi- vided, . . .	215,911 04	Loans on public funds, . . .	80,859 24
Guarantee fund, . . .	51,104 38	Bank stock, . . .	392,987 50
		Loans on bank stock, . . .	104,100 00
		Railroad bonds, . . .	240,000 00
		Real estate, . . .	139,018 61
		Real estate acquired by fore- closure, . . .	226,720 10
		Loans on real estate, . . .	7,417,228 26
		Loans on personal security, . . .	807,795 00
		Loans to towns, . . .	718,000 00
		Loans to banks on interest, . . .	754,856 06
		Expense account, . . .	20,784 62
		Accrued interest, . . .	139,494 61
		Cash on hand, . . .	17,450 29
	\$13,827,294 29		\$13,827,294 29

Loans on Public Funds—amount on each:

On United States bonds, \$82,800, ... \$80,859 24

Loans on Bank Stock—amount on each:

On 212 shares Safety Fund National Bank, Fitchburg, . . . \$19,000 00
 On 372 shares Maverick National Bank, Boston, . . . 37,200 00
 On 40 shares First National Bank, Chelsea, . . . 3,500 00
 On 450 shares City National Bank, Boston, . . . 39,600 00
 On 54 shares Tremont National Bank, Boston, . . . 4,800 00

Amount invested in real estate, ... \$139,018 61
 Estimated value of real estate, ... 175,000 00
 Amount of real estate held by foreclosure, ... 226,720 10
 Estimated value of the same, ... 270,000 00

Cash on deposit in Banks:

Continental National Bank, Boston, ... \$100,304 27
 Commonwealth National Bank, Boston, ... 201,388 76
 Maverick National Bank, Boston, ... 183,167 43
 Exchange National Bank, Boston, ... 30,340 28
 Hide and Leather National Bank, Boston, ... 100,532 06
 Central National Bank, Boston, ... 51,390 33
 Merchandise Bank, Boston, ... 87,732 93

Whole amount of interest or profits received or earned, . . . \$827,822 24
 Rate and amount of each semi-annual dividend } $2\frac{1}{2}$ per cent., . { 320,587 91
 for the previous year, ... } 2 per cent., . { 256,604 84

Times for the dividends fixed by the by-laws: second Wednesday of April and October.

Average annual per cent. of dividends for the term ending at the time of, and including, the last extra dividend, for five years, 7 per cent.

The total amount of loans with each specified rate of interest: \$50,000, 3½ per cent.; \$200,000, 3⅞ per cent.; \$342,000, 4 per cent.; \$222,600, 4½ per cent.; \$436,859.24, 5 per cent.; \$2,507,795, 6 per cent.; \$56,000, 6¼ per cent.; \$14,944.50, 6½ per cent.; \$150,000, 6⅝ per cent.; \$25,000, 6¾ per cent.; \$2,217,311.60, 7 per cent.; \$1,649,966.66, 7⅓ per cent.

Number of outstanding loans which are of an amount not exceeding three thousand dollars each, ... 326

Aggregate amount of the same, ... \$616,609 24

Number of open accounts, ... 73,798

Number and am't of deposits received for the previous year, 53,819 3,505,789 12

Number and amount of deposits of, and exceeding, three hundred dollars at any one time for the previous year, ... 2,179 1,172,917 00

Number and amount of withdrawals, ... 51,347 3,489,854 46

Number of accounts opened during the previous year, ... 8,421

Number of accounts closed during the previous year, ... 7,074

Amount of the expenses of the corporation during the previous year, ... 40,421 19

Amount of treasurer's bonds, ... 25,000 00

Date of examination by Commissioner, April 26.

PUBLIC FUNDS.

	Par Value.	Estimated Market Value.	Amount Invested.
United States bonds, 4½s, ...	\$800,000	\$836,000 00	\$800,000 00
“ “ “ currency, 6s, ...	500,000	595,000 00	500,000 00
State bonds — Maine, ...	\$50,000	\$55,750 00	\$50,000 00
City Bonds —			
City of Boston, ...	\$419,000	\$448,760 00	\$419,000 00
of Salem, ...	100,000	101,500 00	100,000 00
of Cambridge, ...	40,000	41,400 00	40,000 00
of Chelsea, ...	221,000	225,610 00	221,000 00
of Somerville, ...	378,000	381,180 00	378,000 00
of Newton, ...	100,000	100,000 00	100,000 00
of Fall River, ...	75,000	75,000 00	75,000 00
of Lynn, ...	85,000	85,000 00	85,000 00

BANK STOCK.

	Par Value.	Estimated Market Value.	Amount Invested.
Third Nat'l Bank, Springfield, .	\$10,000	\$15,400 00	\$10,000 00
Boston Nat'l Bank, Boston, . .	15,000	16,950 00	15,287 50
Hide and Leather Nat'l B'k, Boston,	32,500	36,075 00	32,500 00
Republic Nat'l Bank, Boston, . .	15,000	19,500 00	15,000 00
Second Nat'l Bank, Boston, . .	12,000	16,680 00	12,000 00
First Nat'l Bank, Boston, . . .	25,000	46,000 00	25,000 00
Blackstone Nat'l Bank, Boston, .	54,900	58,194 00	54,900 00
Suffolk Nat'l Bank, Boston, . .	17,100	20,007 00	17,100 00
Shawmut Nat'l Bank, Boston, . .	10,000	11,700 00	10,000 00
Tremont Nat'l Bank, Boston, . .	29,500	32,302 50	29,500 00
Continental Nat'l Bank, Boston, .	10,000	10,050 00	10,000 00
Rockland Nat'l Bank, Boston, . .	20,000	28,400 00	20,000 00
Washington Nat'l Bank, Boston, .	15,000	19,575 00	15,000 00
Howard Nat'l Bank, Boston, . .	20,000	22,200 00	20,000 00
Revere Nat'l Bank, Boston, . . .	30,000	32,700 00	30,000 00
Merchants' Nat'l Bank, Boston, .	4,700	6,204 00	4,700 00
Webster Nat'l Bank, Boston, . .	7,500	7,500 00	7,500 00
Commonwealth Nat'l Bank, Boston,	28,000	29,540 00	28,000 00
Commerce Nat'l Bank, Boston, . .	16,500	17,242 50	16,500 00
Merchandise Nat'l Bank, Boston, .	20,000	20,300 00	20,000 00

RAILROAD BONDS.

Old Colony Railroad bonds, . . .	\$100,000	\$103,000 00	\$100,000 00
Eastern Railroad bonds, ...	140,000	71,000 00	140,000 00

BOSTON PENNY SAVINGS BANK — BOSTON.

Incorporated 1861. Number of corporators, 100.

EBEN HOWES, *President*.*Treasurer*, HENRY R. RAYMOND.

STATEMENT.

LIABILITIES.		ASSETS.	Value on Books.
Deposits, . . .	\$1,072,856 88	Public funds, ...	\$58,750 00
Earnings, undi- vided, . . .	11,687 97	Loans on public funds, . . .	350 00
Guarantee fund,	4,147 70	Bank stock, ...	73,646 62
		Loans on bank stock, . . .	4,550 00
		Railroad bonds, ...	5,012 50
		Real estate, ...	116,000 00
		Loans on real estate, . . .	576,650 00
		Loans an personal security, .	158,900 00
		Deposit in banks on interest, .	74,579 72
		Expense account, ...	396 30
		Taxes, ...	1,179 00
		Interest, ...	12,877 75
		Cash on hand, ...	5,800 66
	\$1,088,692 55		\$1,088,692 55

Loans on Public Funds — amount on each:

On United States bond, par value, \$500, ... \$350 00

Loans on Bank Stock — amount on each:

On 54 shares Everett National Bank, ... \$4,050 00

On 5 shares Mechanics' National Bank, ... 500 00

Amount invested in real estate, ... \$116,000 00

Estimated value of real estate, ... 105,000 00

Cash on deposit in Banks:

National Hide and Leather Bank, Boston, ... \$2,157 71

Everett National Bank, Boston, ... 4,463 68

Maverick National Bank, Boston, ... 67,958 33

Whole amount of interest or profits received or earned, ... \$68,662 16

Rate and amount of each semi-annual dividend } 2 per cent., . . . { 20,562 95

for the previous year, ... } 2 per cent., . . . { 20,288 65

Times for the dividends fixed by the by-laws: second Wednesday
of April and October.Average annual per cent. of dividends for the term ending at the
time of, and including, the last extra dividend: 7 per cent.

The total amount of loans, with each specified rate of interest:

\$40,000, 4 per cent.; \$65,000, 5 per cent.; \$138,400, 6 per cent.;

\$37,000, 6½ per cent.; \$282,800, 7 per cent.; \$135,250, 7½ per cent.;

\$42,000, 8 per cent.

Number of outstanding loans which are of an amount not exceed-
ing three thousand dollars each, ... 30

Aggregate amount of the same, ... 53,000 00

Number of open accounts, ...	6,946	
Number and am't of deposits received for the previous year, ...	5,253	\$236,315 30
Number and amount of deposits of, and exceeding, three hundred dollars at any one time for the previous year, ...	127	69,359 37
Number and amount of withdrawals, ...	4,516	301,505 71
Number of accounts opened during the previous year, ...	702	
Number of accounts closed during the previous year, ...	1,093	
Amount of the expenses of the corporation during the previous year, ...		6,486 02
Amount of treasurer's bonds, ...		10,000 00
Date of examination by Commissioners, March 2.		

PUBLIC FUNDS.

	Par Value.	Estimated Market Value.	Amount Invested.
United States bonds, ...	\$50,000	\$54,275 00	\$58,750 00

BANK STOCK.

Everett Nat'l Bank, Boston, ...	\$15,000	\$16,350 00	\$15,000 00
Hide and Leather Nat'l B'k, Boston, ...	10,000	11,200 00	10,000 00
No. America Nat'l Bank, Boston, ...	3,000	3,255 00	3,166 50
Atlas Nat'l Bank, Boston, ...	5,000	5,775 00	5,771 87
Manufacturers' Nat'l Bank, Boston, ...	1,200	1,188 00	1,296 00
Merchants' Nat'l Bank, Boston, ...	2,500	3,346 88	3,525 00
Commerce Nat'l Bank, Boston, ...	5,000	5,300 00	6,350 00
Fourth Nat'l Bank, Boston, ...	5,000	4,262 50	5,000 00
Boston Nat'l Bank, Boston, ...	5,000	5,712 50	6,200 00
Tremont Nat'l Bank, Boston, ...	4,100	4,530 50	4,527 75
Atlantic Nat'l Bank, Boston, ...	3,100	4,123 00	4,220 50
State Nat'l Bank, Boston, ...	1,100	1,196 25	1,224 50
Webster Nat'l Bank, Boston, ...	3,300	3,374 25	3,338 50
First Nat'l Bank, Boston, ...	2,200	4,075 50	4,026 00

RAILROAD BONDS.

Boston and Maine R.R. bonds, 7s, ...	\$5,000	\$5,500 00	\$5,012 50
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BRAINTREE SAVINGS BANK—SOUTH BRAINTREE.

Incorporated March 21, 1870. Number of corporators, 23.

E. A. HOLLINGSWORTH, *President*.*Treasurer*, C. H. HOBART.

STATEMENT.

LIABILITIES.		ASSETS.	Value on Books.
Deposits, ...	\$77,925 64	Public funds, ...	\$4,178 50
Earnings, undivided, ...	4,507 01	Bank stock, ...	8,718 25
Guarantee fund, ...	188 86	Railroad bonds, ...	942 84
		Real estate by foreclosure, ...	4,462 66
		Loans on real estate, ...	54,375 00
		Loans on personal security, ...	1,100 00
		Loans to counties, cities, or towns, ...	1,500 00
		Deposits in banks on interest, ...	3,889 07
		Expense account, ...	3,093 19
		Cash on hand, ...	362 00
	\$82,621 51		\$82,621 51

Amount of real estate held by foreclosure, ... \$4,462 66

Estimated value, ... 4,000 00

Cash on deposit in Banks:

Shawmut National Bank, Boston, ... \$3,889 07

Whole amount of interest or profits received or earned, ... \$4,844 37

Rate and amount of each semi-annual dividend	} 2½ per cent.,	{	1,777 83
for the previous year,			1,794 45

Times for the dividends fixed by the by-laws: January 1 and July 1.

The total amount of loans with each specified rate of interest:

\$3,090, 5 per cent.; \$2,588.50, 6 per cent.; \$14,600, 7 per cent.;

\$38,375, 7½ per cent.; \$2,500, 8 per cent.

Number of outstanding loans which are of an amount not exceeding three thousand dollars each, ... 50

Aggregate amount of the same, ... 54,563 50

Number of open accounts, ... 356

Number and am't of deposits received for the previous year, . 210 22,944 71

Number and amount of deposits of, and exceeding, three hundred dollars at any one time for the previous year, ... 19 10,482 21

Number and amount of withdrawals, ... 188 20,623 31

Number of accounts opened during the previous year, ... 46

Number of accounts closed during the previous year, ... 58

Amount of the expenses of the corporation during the previous year, ... 229 00

Amount of treasurer's bonds, ... 5,000 00

Date of examination by Commissioner, May 26.

PUBLIC FUNDS.

	Par Value.	Estimated Market Value.	Amount Invested.
City Bonds —			
City of Fall River, ...	\$1,000	\$1,088 50	\$1,088 50
of New Bedford, ...	3,000	3,090 00	3,090 00

BANK STOCK.

Merchants' Nat'l Bank, Boston, .	\$700	\$920 50	\$920 50
Union Nat'l Bank, Weymouth, .	2,200	2,591 50	2,591 50
Manufacturers' Nat'l Bank, Boston,	1,500	1,500 00	1,590 00
Union Market Nat'l B'k, Watertown,	2,000	1,600 00	2,000 00
State Nat'l Bank, Boston, . . .	1,500	1,616 25	1,616 25

RAILROAD BONDS.

Eastern Railroad bonds, ...	\$1,000	\$500 00	\$942 84
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BRIGHTON FIVE CENTS SAVINGS BANK—WARD 25, BOSTON.

Incorporated March, 1861. Number of corporators, 109.

HORACE W. JORDAN, *President*.*Treasurer*, WILLIAM A. FISK.

STATEMENT.

LIABILITIES.		ASSETS.	Value on Books.
Deposits, ...	\$265,415 27	Public funds, ...	\$16,525 00
Earnings, undivided, ...	6,395 59	Bank stock, ...	52,077 50
Guarantee fund, ...	671 34	Real estate foreclosures, ...	14,029 36
		Loans on real estate, ...	171,803 70
		Loans on personal security, ...	9,550 00
		Deposit in banks on interest, ...	2,310 99
		Expense account, ...	401 60
		Suspense account, interest accrued and unpaid, ...	5,232 76
		Cash on hand and in bank, ...	551 29
	\$272,482 20		\$272,482 20

Amount of real estate held by foreclosure, ... \$14,029 36
 Assessed valuation, ... 11,050 00

Cash on deposit in Banks:

National Bank of Brighton, ... \$2,310 99

Whole amount of interest or profits received or earned, ... \$15,329 49

Rate and amount of each semi-annual dividend } $2\frac{3}{4}$ per cent., ... { 6,860 66
 for the previous year, ... } $2\frac{1}{2}$ per cent., ... { 6,238 08

Times for the dividends fixed by the by-laws: January and July.

Average annual per cent. of dividends for the term ending at the time of, and including, the last extra dividend: $6\frac{1}{2}$ per cent.

The total amount of loans with each specified rate of interest:

\$630.70, 6 per cent.; \$5,000, $6\frac{1}{2}$ per cent.; \$42,173, 7 per cent.;

\$24,400, $7\frac{3}{10}$ per cent.; \$2,300, $7\frac{1}{2}$ per cent.; \$106,850, 8 per cent.

Number of outstanding loans which are of an amount not exceeding three thousand dollars each, ... 83

Aggregate amount of the same, ... 111,603 70

Number of open accounts, ... 994

Number and am't of deposits received for the previous year, 794 57,950 97

Number and amount of deposits of, and exceeding, three hundred dollars at any one time for the previous year, ... 37 19,743 85

Number and amount of withdrawals, ... 674 59,264 26

Number of accounts opened during the previous year, ... 178

Number of accounts closed during the previous year, ... 168

Amount of the expenses of the corporation during the previous year, ... 1,700 79

Amount of treasurer's bonds, ... 10,000 00

Date of examination by Commissioner, March 16.

PUBLIC FUNDS.

	Par Value.	Estimated Market Value.	Amount Invested.
City Bonds—			
City of Fitchburg, 6 per cent., .	\$5,000	\$5,500 00	\$5,550 00
of Fall River, 6 per cent., .	10,000	10,900 00	10,975 00

BANK STOCK.

City Nat'l Bank, Boston,. . .	\$1,300	\$1,498 25	\$1,426 00
Suffolk Nat'l Bank, Boston, . .	1,000	1,220 00	1,208 25
Maverick Nat'l Bank, Boston,. .	5,000	7,500 00	6,082 75
Shawmut Nat'l Bank, Boston,. .	400	472 00	400 00
Commerce Nat'l Bank, Boston, .	900	949 50	1,030 50
Webster Nat'l Bank, Boston, . .	8,900	9,078 00	9,645 00
Brighton Nat'l Bank, Boston, . .	16,080	18,090 00	19,380 00
Market Nat'l B'k, Boston (Brighton),	3,000	4,950 00	5,205 00
Eliot Nat'l Bank, Boston, . . .	1,500	1,620 00	1,732 50
Central Nat'l Bank, Boston, . . .	500	486 25	500 00
Metropolitan Nat'l Bank, Boston, .	3,000	2,775 00	3,090 00
Freeman's Nat'l Bank, Boston, . .	500	542 50	670 00
State Nat'l Bank, Boston, . . .	1,000	1,087 50	1,132 50
Howard Nat'l Bank, Boston, . . .	500	562 50	575 00

BRISTOL COUNTY SAVINGS BANK — TAUNTON.

Incorporated March 2, 1846. Number of corporators, 126.

JOSEPH WILBAR, *President*.*Treasurer*, CHARLES H. ATWOOD.

STATEMENT.

LIABILITIES.		ASSETS.	Value on Books.
Deposits, ...	\$3,209,448 48	Public funds, ...	\$100,000 00
Earnings, undi- vided, ...	47,953 21	Loans on public funds, ...	1,825 00
Guarantee fund, ...	15,712 20	Bank stock, ...	83,930 00
		Loans on bank stock, ...	2,575 00
		Real estate, ...	64,486 93
		Loans on real estate, ...	2,258,514 98
		Loans on personal security, ...	751,820 86
		Loans on railroad stock, ...	500 00
		Expense account, ...	145 00
		Suspense account, ...	2,294 76
		Cash on hand, ...	7,021 36
	\$3,273,113 89		\$3,273,113 89

Loans on Public Funds — amount on each:

On United States bonds, par value, \$1,850, ... \$1,825 00

Loans on Bank Stock — amount on each:

On 15 shares Taunton National Bank, ... \$2,000 00

On 3 shares Bristol County National Bank, Taunton 275 00

On 6 shares Machinists' National Bank, Taunton, ... 300 00

Loans on Railway Stock — amount on each:

On 5 shares Boston and Albany R.R. stock, ... \$500 00

Amount invested in real estate, ... \$20,000 00

Estimated value of real estate, ... 40,000 00

Amount of real estate held by foreclosure, ... 44,486 93

Estimated value of same, ... 42,500 00

Cash on deposit in Banks:

Machinists', of Taunton, ... \$5,712 39

First National Bank of Boston, ... 485 86

Whole amount of interest or profits received or earned, ... \$210,234 57

Rate and amount of each semi-annual dividend } $2\frac{1}{2}$ per cent., . { 80,608 10for the previous year, ... } $2\frac{1}{2}$ per cent., { 79,143 65

Times for the dividends fixed by the by-laws: April and October.

The total amount of loans with each specified rate of interest:

\$158,980, 6 per cent.; \$2,155,977.84, $6\frac{1}{2}$ per cent.; \$700,278, 7 per cent.

Number of outstanding loans which are of an amount not exceeding three thousand dollars each, ... 1,709

Aggregate amount of the same, ... \$1,655,800 00

Number of open accounts, ...	8,367	
Number and am't of deposits received for the previous year, ...	3,611	\$513,691 06
Number and amount of deposits of, and exceeding, three hundred dollars at any one time for the previous year, ...	185	114,051 00
Number and amount of withdrawals, ...	6,592	643,822 92
Number of accounts opened during the previous year, ...	780	
Number of accounts closed during the previous year, ...	1,100	
Amount of the expenses of the corporation during the previous year, ...		7,501 72
Amount of treasurer's bonds, ...		40,000 00
Date of examination by Commissioner, September 3.		

PUBLIC FUNDS.

	Par Value.	Estimated Market Value.	Amount Invested.
United States bonds, 5-20s, ...	\$62,000	\$67,115 00	\$62,000 00
“ “ “ 6s, of 1881, ...	38,000	41,990 00	38,000 00

BANK STOCK.

Taunton Nat'l Bank, Taunton, ...	\$700	\$1,050 00	\$700 00
Machinists' Nat'l Bank, Taunton, ...	15,000	26,250 00	15,000 00
Bristol County Nat'l Bank, Taunton, ...	4,400	7,480 00	4,400 00
Nat'l Bank of Fairhaven, ...	4,000	4,300 00	4,000 00
Boston Nat'l Bank, Boston, ...	4,000	4,560 00	4,000 00
First Nat'l Bank, Boston, ...	10,000	18,500 00	10,000 00
Third Nat'l Bank, Springfield, ...	10,000	15,000 00	10,000 00
Hide and Leather Nat'l B'k, Boston, ...	500	560 00	500 00
Metropolitan Nat'l Bank, Boston, ...	10,000	9,200 00	10,000 00
Rockland Nat'l Bank Roxbury, ...	3,100	4,371 00	3,317 50
Merchants' Nat'l Bank, Boston, ...	10,000	13,300 00	10,000 00
Exchange Nat'l Bank, Boston, ...	1,500	2,475 00	1,500 00
North Nat'l Bank, Boston, ...	5,000	5,850 00	5,932 50
Mount Vernon Nat'l Bank, Boston, ...	2,000	2,320 00	2,360 00
No. America Nat'l Bank, Boston, ...	2,000	2,160 00	2,220 00

BRIDGEWATER SAVINGS BANK — BRIDGEWATER.

Incorporated March 19, 1872. Number of corporators, 16.

*President.***Treasurer, SAMUEL P. GATES.*

STATEMENT.

LIABILITIES.		ASSETS.	Value on Books.
Deposits, ...	\$217,019 72	Public funds, ...	\$5,537 50
Earnings, undivided, ...	4,949 62	Bank stock, ...	33,624 98
Guarantee fund, ...	586 87	Loans on real estate, ...	144,731 00
Profit and loss, ...	22 50	Loans on personal security, ...	33,577 65
Suspense account, ...	75 28	Cash on hand, ...	5,182 86
	<u>\$222,653 99</u>		<u>\$222,653 99</u>

Cash on deposit in Banks:

First National Bank, Boston, ... \$1,239 07

Whole amount of interest and profits received or earned, . . . \$15,619 54

Rate and amount of each semi-annual dividend for the previous year,	3 per cent. for nine months,	{ 6,748 55
	2 per cent., ...	{ 4,333 28

Times for the dividends fixed by the by-laws: April and October 1.

Average annual per cent. of dividends for the term ending at the time of, and including, the last extra dividend: 5 61-65 per cent.

The total amount of loans with each specified rate of interest:

6 per cent., \$252.65; 7 per cent., \$83,225; 7½ per cent., \$26,725;

8 per cent., \$67,731; 10 per cent., \$375.

Number of outstanding loans which are of an amount not exceeding three thousand dollars each, ... 143

Aggregate amount of the same, ... \$130,808 65

Number of open accounts, ... 805

Number and am't of deposits received for the previous year, . 534 46,976 78

Number and amount of deposits of, and exceeding, three hundred dollars at any one time for the previous year, . . . 39 20,338 36

Number and amount of withdrawals, ... 655 76,168 74

Number of accounts opened during the previous year, . . 136

Number of accounts closed during the previous year, . . 156

Amount of the expenses of the corporation during the previous year, ... 899 74

Amount of treasurer's bonds, ... 10,000 00

Date of examination by the Commissioner, May 31.

PUBLIC FUNDS.

	Par Value.	Estimated Market Value.	Amount Invested.
City bonds — Boston 5s, gold, 1906,	\$5,000	\$5,537 50	\$5,537 00

* J. A. Hyde, Esq., late President, recently deceased.

BANK STOCK.

	Par Value.	Estimated Market Value.	Amount Invested
Suffolk Nat'l Bank, Boston, . .	\$800	\$968 00	\$1,036 25
Blackstone Nat'l Bank, Boston, .	9,300	9,997 50	12,594 12
Merchants' Nat'l Bank, Boston, .	1,000	1,340 00	1,391 24
Washington Nat'l Bank, Boston, .	300	393 75	444 00
Shoe and Leather Nat'l B'k, Boston,	1,500	1,777 50	2,161 25
Boylston Nat'l Bank, Boston, . .	1,300	1,527 50	1,859 00
Eagle Nat'l Bank, Boston, . . .	1,200	1,296 00	1,360 50
Globe Nat'l Bank, Boston, . . .	900	990 00	1,164 12
Massasoit Nat'l Bank, Fall River, .	2,000	3,500 00	3,500 00
Blue Hill Nat'l Bank, Boston, . .	2,500	2,550 00	3,018 75
Exchange Nat'l Bank, Boston, . .	2,200	3,630 00	4,093 25
Fourth Nat'l Bank, Boston, . . .	1,000	852 50	1,002 50

BROADWAY SAVINGS BANK — LAWRENCE.

Incorporated March 8, 1872. Number of corporators, 24.

JOHN FALLON, *President*.*Treasurer*, GILBERT E. HOOD.

STATEMENT.

LIABILITIES.		ASSETS.	Value on Books.
Deposits, . . .	\$1,127,424 43	Public funds, ...	\$21,400 00
Earnings, undi- vided, . . .	5,053 71	Bank stock, ...	242,546 00
Guarantee fund, . .	4,500 00	Loans on bank stock, . . .	34,500 00
Bills payable, . .	23,000 00	Real estate by foreclosure, .	9,100 00
		Loans on real estate, . . .	770,519 31
		Loans on personal security, .	71,100 00
		Cash on hand, ...	10,812 83
	\$1,159,978 14		\$1,159,978 14

Loans on Bank Stock — amount on each:

On 20 shares First Ward National Bank, East Boston, ...	\$1,200 00
On 83 shares Lawrence National Bank, Lawrence, ...	7,900 00

Amount of real estate held by foreclosure, ...	\$34,500 00
Estimated value, ...	35,000 00

Cash on deposit in Bank:

Lawrence National Bank, ...	\$9,358 99
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Whole amount of interest or profits received or earned, ...	\$62,623 13
Rate and amount of each semi-annual dividend } $2\frac{1}{2}$ per cent., . . {	26,965 17
for the previous year, ... } 2 per cent., . . {	21,543 19
Times for the dividends fixed by the by-laws: third Wednesday of April and October.	

The total amount of loans, with each specified rate of interest:

\$104,900, 6 per cent.; \$745,819.31, 7 per cent.

Number of outstanding loans which are of an amount not exceeding three thousand dollars each, ... 364

Aggregate amount of the same, ... \$355,419 31

Number of open accounts, ... 3,715

Number and am't of deposits received for the previous year, 4,461 362,214 90

Number and amount of deposits of, and exceeding, three hundred dollars at any one time for the previous year, . . . 218 130,074 61

Number and amount of withdrawals, ... 2,984 360,963 11

Number of accounts opened during the previous year, . . 847

Number of accounts closed during the previous year, . . 792

Amount of the expenses of the corporation during the previous year, ... 3,130 44

Amount of treasurer's bonds, ... 20,000 00

Date of examination by Commissioner, October 5.

PUBLIC FUNDS.

	Par Value.	Estimated Market Value.	Amount Invested,
City of Portland, Me., 6s, . .	\$1,000	\$1,040 00	\$1,000 00
of Augusta, " 6s, . .	1,600	1,728 00	1,600 00
of Bath, " 6s, . .	15,000	16,200 00	15,600 00
of Lewiston " 6s, . .	3,000	3,240 00	3,200 00

BANK STOCK.

Nat'l Bank of Commerce, Boston, .	\$20,000	\$21,200 00	\$24,800 00
Howard Nat'l Bank, Boston, . .	10,000	11,250 00	11,150 00
Suffolk Nat'l Bank, Boston, . .	10,000	12,100 00	12,600 00
Tremont Nat'l Bank, Boston, . .	16,400	18,674 00	21,000 00
Eliot Nat'l Bank, Boston, . .	15,000	16,387 00	18,100 00
Shawmut Nat'l Bank, Boston, . .	7,600	8,968 00	9,000 00
Hamilton Nat'l Bank, Boston, . .	6,800	8,041 00	8,500 00
Shoe and Leather Nat'l B'k, Boston,	10,000	12,025 00	14,200 00
Railroad Nat'l Bank, Lowell, . .	8,400	10,080 00	9,857 50
Bay State Nat'l Bank, Lawrence, .	4,800	6,400 00	5,967 00
Market Nat'l Bank, Boston, . .	5,000	5,325 00	5,700 00
Globe Nat'l Bank, Boston, . .	3,300	3,630 00	4,300 00
Maverick Nat'l Bank, Boston, . .	2,900	4,350 00	3,649 00
Webster Nat'l Bank, Boston, . .	10,000	10,100 00	10,900 00
Eagle Nat'l Bank, Boston, . .	18,700	20,190 00	21,700 00
Everett Nat'l Bank, Boston, . .	11,000	11,990 00	13,390 00
State Nat'l Bank, Boston, . .	7,400	8,047 00	8,550 00
Hide and Leather Nat'l B'k, Boston,	1,500	1,665 00	1,750 00
Continental Nat'l Bank, Boston, .	7,000	7,140 00	8,700 00
City Nat'l Bank, Boston, . .	4,400	5,071 00	5,200 00
Manufacturers' Nat'l Bank, Boston,	5,000	5,325 00	5,500 00
Nat'l B'k of Commonwealth, Boston,	3,800	4,037 00	4,400 00
Lawrence Nat'l Bank, Lawrence, .	7,800	8,190 00	8,190 00
Nat'l Bank of North America, .	5,000	5,425 00	5,500 00

BROOKFIELD SAVINGS BANK—BROOKFIELD.

Incorporated April 12, 1872. Number of corporators, 35.

EMMONS TWICHELL, *President.**Treasurer,* GEO. E. FORBES.

STATEMENT.

LIABILITIES.		ASSETS.	Value on Books.
Deposits, ...	\$44,415 04	Public funds, ...	\$1,000 00
Earnings, undivided, ...	1,932 46	Loans on real estate, ...	26,900 00
Guarantee fund, ...	102 56	Loans on personal security, ...	14,800 00
		Expense account, ...	683 39
		Dividend account, ...	1,304 94
		Tax account, ...	804 98
		Furniture, safe, &c., ...	293 99
		Deposit in bank on interest, ...	622 76
		Premium account, ...	40 00
	\$46,450 06		\$46,450 06

Cash on deposit in Bank:

Manufacturers' National Bank, Boston, ... \$622 76

Whole amount of interest or profits received or earned, ... \$2,402 24

Rate and amount of each semi-annual dividend	} 2½ per cent., ...	{ 796 59
for the previous year, ...		

	} 2½ per cent., ...	{ 954 01

Times for the dividends fixed by the by-laws: January and July.

The total amount of loans, with each specified rate of interest:

\$12,000, 6 per cent.; \$30,450, 7 per cent.; \$250, 8 per cent.

Number of outstanding loans which are of an amount not exceeding three thousand dollars each, ... 11

Aggregate amount of the same, ... 2,400 00

Number of open accounts, ... 385

Number and am't of deposits received for the previous year, ... 68 6,242 32

Number and amount of deposits of, and exceeding, three hundred dollars at any one time for the previous year, ... 13 5,861 00

Number and amount of withdrawals, ... 124 10,523 00

Number of accounts opened during the previous year, ... 70

Number of accounts closed during the previous year, ... 33

Amount of the expenses of the corporation during the previous year, ... 170 00

Amount of treasurer's bonds, ... 10,000 00

Date of examination by Commissioner, June 18.

PUBLIC FUNDS.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Worcester bonds, ...	\$1,000	\$1,040 00	\$1,000 00

BROOKLINE SAVINGS BANK—BROOKLINE.

Incorporated February 24, 1871. Number of corporators, 50.

WILLIAM H. LINCOLN, *President*.*Treasurer*, F. W. PRESCOTT.

STATEMENT.

LIABILITIES.		ASSETS.	Value on Books.
Deposits, ...	\$139,554 45	Public funds, ...	\$8,400 00
Earnings, undivided, ...	2,809 59	Bank stock, ...	27,639 13
Guarantee fund, ...	210 07	Loans on railroad stock, ...	1,500 00
Other liabilities, ...	275 00	Loans on real estate, ...	77,662 50
		Loans on personal security, ...	15,000 00
		Deposit in bank on interest, ...	4,585 11
		Expense account, ...	153 43
		Accrued interest, ...	4,369 00
		Bank stock tax, ...	750 00
		Cash on hand, ...	2,789 94
	\$142,849 11		\$142,849 11

Cash on deposit in Banks:

First National Bank of Boston, ... \$4,585 11

Whole amount of interest or profits received or earned, ... \$13,272 42

Rate and amount of semi-annual dividend	} 2½ per cent., ... {	3,693 33
for the previous year, ...		

Times for the dividends fixed by the by-laws: January 1 and July 1.

The total amount of loans with each specified rate of interest:

\$5,000, 5 per cent.; \$10,000, 6 per cent.; \$9,700, 6½ per cent.;

\$19,637.50, 7 per cent.; \$4,400, 7³/₁₀ per cent.; \$2,200, 7½ per cent.;

\$43,225, 8 per cent.

Number of outstanding loans which are of an amount not exceeding three thousand dollars each, ... 66

Aggregate amount of the same, ... 59,662 50

Number of open accounts, ... 960

Number and am't of deposits received for the previous year, 1,431 50,250 48

Number and amount of deposits of, and exceeding, three hundred dollars at any one time for the previous year, ... 20 10,317 54

Number and amount of withdrawals, ... 988 74,416 87

Number of accounts opened during the previous year, ... 154

Number of accounts closed during the previous year, ... 244

Amount of the expenses of the corporation during the previous year, ... 1,400 00

Amount of treasurer's bonds, ... 5,000 00

Date of examination by Commissioner, July 9.

PUBLIC FUNDS.

	Par Value.	Estimated Market Value.	Amount Invested.
Town Bonds — Brookline water bonds, 7s, . . .	\$8,000	\$9,200 00	\$8,400 00

BANK STOCK.

City Nat'l Bank, Boston, . . .	\$9,500	\$11,233 75	\$10,312 50
Merchandise Nat'l Bank, Boston, .	10,000	10,250 00	10,000 00
Tremont Nat'l Bank, Boston, . .	1,900	2,071 00	1,964 13
Revere Nat'l Bank, Boston, . . .	5,000	5,475 00	5,362 50

CAMBRIDGE SAVINGS BANK—CAMBRIDGE.

Incorporated April 2, 1834. Number of corporators, 88.

JOHN B. DANA, *President*.*Treasurer*, JAMES M. THURSTON.

STATEMENT.

LIABILITIES.		ASSETS.	Value on Books.
Deposits, . . .	\$1,967,817 78	Public funds, ...	\$103,547 50
Earnings, undi- vided, . . .	32,230 16	Loans on public funds, . . .	2,500 00
Guarantee fund, . . .	4,900 00	Bank stock, ...	280,972 48
		Loans on bank stock, . . .	400 00
		Real estate by foreclosure, . .	65,938 09
		Loans on real estate, . . .	1,197,010 80
		Loans on personal security, . .	88,200 00
		Loans to banks on interest, . .	262,579 79
		Cash on hand, ...	3,799 28
	\$2,004,947 94		\$2,004,947 94

Loans on Public Funds—amount on each:

On United States bonds, 5-20s, par value, \$2,500, ... \$2,500 00

Loans on Bank Stock:

On 4 shares Merchants' National Bank, Boston, ... \$400 00

Amount of real estate held by foreclosure, ... \$65,938 09

Estimated value, ... 80,000 00

Cash on deposit in Banks:

Charles River National Bank, Cambridge, ... \$212,579 79

National Exchange Bank, Boston, ... 50,000 00

Whole amount of interest or profits received or earned, ... \$122,996 43

Rate and amount of each semi-annual dividend } $2\frac{1}{2}$ per cent., . . . } 44,969 47for the previous year, ... } $2\frac{1}{2}$ per cent., . . . } 45,952 74Times for the dividends fixed by the by-laws: fourth Thursday of
January and July.

The total amount of loans, with each specified rate of interest:

\$67,700, 6 per cent.; \$174,600, $6\frac{1}{2}$ per cent.; \$526,265.30, 7 per
cent.; \$458,183, $7\frac{1}{2}$ per cent.; \$61,362.50, 8 per cent.Number of outstanding loans which are of an amount not exceed-
ing three thousand dollars each, ... 385

Aggregate amount of the same, ... 581,048 30

Number of open accounts, ... 5,086

Number and am't of deposits received for the previous year, 3,967 325,351 42

Number and amount of deposits of, and exceeding, three hundred
dollars at any one time for the previous year, ... 265 157,946 41

Number and amount of withdrawals, ... 3,931 308,992 33

Number of accounts opened during the previous year, ... 689

Number of accounts closed during the previous year, ... 546

Amount of the expenses of the corporation during the previous year, ... 5,400 00
 Amount of treasurer's bonds, ... 25,000 00
 Date of examination by Commissioner, May 23.

PUBLIC FUNDS.

	Par Value.	Estimated Market Value.	Amount Invested.
City Bonds —			
City of Newburyport, ...	\$18,000	\$19,620 00	\$18,090 00
of Fitchburg, ...	25,000	27,625 00	25,125 00
of Fall River, ...	20,000	21,800 00	19,000 00
of Lowell, ...	20,000	22,100 00	19,400 00
of Cambridge, ...	12,000	13,560 00	11,760 00
“ “	10,000	11,300 00	10,172 50

BANK STOCK.

Boston Nat'l Bank, Boston, . . .	\$26,500	\$29,481 25	\$32,874 37
Third Nat'l Bank, Boston, . . .	10,000	11,112 50	13,228 12
Merchants' Nat'l Bank, Boston, . .	13,400	18,090 00	18,345 25
Globe Nat'l Bank, Boston, . . .	6,300	6,930 00	7,986 63
Market Nat'l Bank, Boston, . . .	3,400	3,621 00	3,793 63
Freeman's Nat'l Bank, Boston, . .	900	974 25	1,001 25
Atlas Nat'l Bank, Boston, . . .	15,900	18,364 50	19,314 25
Eliot Nat'l Bank, Boston, . . .	10,700	11,676 37	12,667 12
Howard Nat'l Bank, Boston, . . .	11,400	12,796 50	12,839 49
Continental Nat'l Bank, Boston, . .	1,800	1,836 00	2,297 25
State Nat'l Bank, Boston, . . .	5,000	5,487 50	5,481 25
Tremont Nat'l Bank, Boston, . . .	11,500	12,707 50	14,103 25
Suffolk Nat'l Bank, Boston, . . .	14,500	18,980 00	18,052 50
Traders' Nat'l Bank, Boston, . . .	10,000	10,275 00	11,885 88
Hamilton Nat'l Bank, Boston, . . .	9,300	11,067 00	12,130 00
Nat'l Revere Bank, Boston, . . .	19,500	21,255 00	22,698 74
Nat'l Eagle Bank, Boston, . . .	1,100	1,188 00	1,253 88
Nat'l Hide and Leather Bank, Boston,	2,800	3,136 00	3,176 00
Nat'l Union Bank, Boston, . . .	500	680 00	725 00
Nat'l Bank of Commerce, Boston, . .	17,600	18,656 00	21,291 37
First Nat'l Bank, New Bedford, . .	6,000	7,200 00	7,470 00
Nat'l B'k of Commerce, N. Bedford,	5,000	6,000 00	6,200 00
Newton Nat'l Bank, Newton, . . .	4,600	5,750 00	5,915 00
Charles River Nat'l B'k, Cambridge,	2,500	4,200 00	2,526 00
First Nat'l Bank, Leominster, . . .	10,000	12,000 00	11,200 00
Naumkeag Nat'l Bank, Salem, . .	5,000	7,250 00	7,850 00
Nat'l Rockland Bank, Roxbury, . .	3,000	4,252 52	4,666 25

CAMBRIDGEPORT SAVINGS BANK — CAMBRIDGEPORT.

Incorporated February 22, 1853. Number of corporators, 12.

BENJAMIN TILTON, *President*.*Treasurer*, EDWARD HYDE.

STATEMENT.

LIABILITIES.		ASSETS.	Value on Books.
Deposits, ...	\$2,163,954 01	Bank stock, ...	\$127,359 37
Earnings, undi- vided, ...	35,335 66	Real estate by foreclosure, . .	2,540 96
Guarantee fund, ...	6,000 00	Loans on real estate, ...	1,471,941 51
		Loans on personal security, . .	411,200 00
		Loans to counties, cities, or towns, ...	100,000 00
		Deposit in banks on interest, .	90,000 00
		Expense account, ...	1,713 15
		Cash on hand, ...	534 68
	\$2,205,289 67		\$2,205,289 67

Cash on deposit in Banks:

First National Bank, Cambridge, ...	\$50,000 00
Cambridgeport National Bank, Cambridge, ...	40,000 00

Whole amount of interest or profits received or earned, ...	\$126,835 02
Rate and amount of each semi-annual dividend } $2\frac{1}{2}$ per cent., ...	{ 49,672 10
for the previous year, ... } $2\frac{1}{2}$ per cent., ...	{ 50,699 11

Times for the dividends fixed by the by-laws: third Wednesday of January and July.

The total amount of loans, with each specified rate of interest:

\$300,000, 4 per cent.; \$50,000, $4\frac{1}{2}$ per cent.; \$65,100, 6 per cent.;
\$649,890, $6\frac{1}{2}$ per cent.; \$375,629, 7 per cent.; \$157,550, $7\frac{3}{10}$ per
cent.; \$284,972.51, $7\frac{1}{2}$ per cent.

Number of outstanding loans which are of an amount not exceed-
ing three thousand dollars each, ... 412

Aggregate amount of the same, ... 605,744 03

Number of open accounts, ... 5,872

Number and am't of deposits received for the previous year, 4,743 491,434 18

Number and amount of deposits of, and exceeding, three hundred
dollars at any one time for the previous year, ... 275 189,021 00

Number and amount of withdrawals, ... 4,608 380,503 11

Number of accounts opened during the previous year, ... 887

Number of accounts closed during the previous year, ... 813

Amount of the expenses of the corporation during the previous
year, ... 6,000 00

Amount of treasurer's bonds, ... 20,000 00

Date of examination by Commissioner, May 24.

BANK STOCK.

	Par Value.	Estimated Market Value.	Amount Invested.
Eliot Nat'l Bank, Boston, . . .	\$4,000	\$4,320 00	\$4,000 00
Webster Nat'l Bank, Boston, . . .	7,500	7,668 75	7,500 00
Nat'l Bank of Commerce, Boston, . . .	7,500	7,950 00	7,836 00
Blackstone Nat'l Bank, Boston, . . .	6,700	7,185 75	9,230 25
Washington Nat'l Bank, Boston, . . .	5,000	6,062 50	7,108 75
Hamilton Nat'l Bank, Boston, . . .	10,000	11,825 00	12,511 25
Tremont Nat'l Bank, Boston, . . .	10,000	11,050 00	12,600 00
Suffolk Nat'l Bank, Boston, . . .	15,000	18,150 00	18,918 75
Globe Nat'l Bank, Boston, . . .	5,000	5,500 00	6,387 50
Union Nat'l Bank, Boston, . . .	20,600	28,016 00	30,691 87
Cambridge City Nat'l Bank, Cam- bridge.	1,400	2,240 00	1,400 00
Cambridgeport Nat'l Bank, Cam- bridge.	4,000	6,600 00	4,175 00
First Nat'l Bank, Cambridge, . . .	5,000	8,300 00	5,000 00

CANTON INSTITUTION FOR SAVINGS — CANTON.

Incorporated 1835. Number of corporators, 30.

CHARLES H. FRENCH, *President*.*Treasurer*, FRANCIS W. DEANE.

STATEMENT.

LIABILITIES.		ASSETS.	Value on Books.
Deposits, ...	\$344,066 28	Public funds, ...	\$10,000 00
Earnings, undivided, ...	9,288 15	Bank stock, ...	29,412 00
Guarantee fund, ...	2,478 22	Loans on bank stock, ...	9,000 00
		Railroad bonds, ...	19,750 00
		Real estate acquired, ...	220 00
		Loans on real estate, ...	232,181 00
		Loans on personal security, ...	29,725 00
		Loans to counties, cities, or towns, ...	12,000 00
		Cash on hand, ...	13,544 65
	<u>\$355,832 65</u>		<u>\$355,832 65</u>

Loans on Bank Stock — amount on each:

On 90 shares First National Bank, Easton, ... \$9,000 00

Amount of real estate held by foreclosure, ... \$220 00

Estimated value, ... 350 00

Cash on deposit in Banks:

Neponset National Bank, Canton, ... \$13,544 65

Whole amount of interest or profits received or earned, ... \$22,717 61

Rate and amount of each semi-annual dividend	} 2½ per cent.,	} 7,784 64
for the previous year, ...		

Times for the dividends fixed by the by-laws: first Tuesday of April and October.

Average annual per cent of dividends for the term ending at the time of, and including, the last extra dividend, 7 per cent.

The total amount of loans with each specified rate of interest:

\$27,000, 6 per cent.; \$2,000, $6\frac{1}{2}$ per cent.; \$252,706, 7 per cent.;

\$1,200, $7\frac{3}{10}$ per cent.

Number of outstanding loans which are of an amount not exceeding three thousand dollars each, ... 216

Aggregate amount of the same, ... \$211,106 00

Number of open accounts, ... 1,268

Number and am't of deposits received for the previous year, . 710 54,980 00

Number and amount of deposits of, and exceeding, three hundred dollars at any one time for the previous year, . . . 42 22,182 00

Number and amount of withdrawals, ... 520 50,448 02

Number of accounts opened during the previous year, . . 170

Number of accounts closed during the previous year, . . 129

Amount of expenses of the corporation during the previous year, . 756 05

Amount of treasurer's bonds, ... 10,000 00

Date of examination by Commissioner, June 7.

PUBLIC FUNDS.

	Par Value.	Estimated Market Value.	Amount Invested.
United States bonds, 5-20s	\$10,000	\$10,825 00	\$10,000 00

BANK STOCK.

Neponset Nat'l Bank, Canton, . .	\$7,500	\$9,750 00	\$7,712 00
North Nath'l Bank, Boston, . .	1,700	1,989 00	1,700 00
Market Nat'l Bank, Boston, . .	500	530 00	500 00
Eagle Nat'l Bank, Boston, . .	2,500	2,706 00	2,875 00
Globe Nat'l Bank, Boston, . .	3,300	3,630 00	3,960 00
Freeman's Nat'l Bank, Boston, . .	3,600	3,843 00	4,140 00
Blackstone Nat'l Bank, Boston, . .	2,000	2,150 00	2,400 00
Shoe and Leather Nat'l Bank, Boston, . .	2,500	2,950 00	3,000 00
Atlas Nat'l Bank, Boston, . .	2,500	2,887 00	3,125 00

RAILROAD BONDS.

Boston and Albany Railroad bonds, .	\$12,000	\$13,800 00	\$12,000 00
Boston and Maine Railroad bonds, .	5,000	5,500 00	5,000 00
Eastern Railroad bonds, ...	5,500	2,750 00	2,750 00

CAPE ANN SAVINGS BANK—GLOUCESTER.

Incorporated April, 1846. Number of corporators, 40.

GORHAM P. LOW, *President*.*Treasurer*, GEO. J. MARSH.

STATEMENT.

LIABILITIES.		ASSETS.	Value on Books.
Deposits, . . .	\$1,067,027 27	Public funds, ...	\$120,195 42
Earnings, undi- vided, . . .	9,714 92	Loans on public funds, . . .	500 00
Guarantee fund, . . .	8,300 00	Bank stock, ...	182,375 00
Surplus fund, . . .	10,176 65	Loans on bank stock, . . .	14,200 00
H. E. Dennett, . . .	11 71	Railroad bonds, ...	21,250 00
		Real estate, ...	8,000 00
		Real estate by foreclosure, . .	3,824 97
		Loans on real estate, . . .	571,085 00
		Loans on personal security, . .	43,048 00
		Loans to counties, cities, or towns, ...	110,500 00
		Deposit in banks on interest, .	19,000 00
		Expense account, ...	10 95
		Cash on hand, ...	1,241 29
	\$1,095,230 55		\$1,095,230 55

Loans on Public Funds—amount on each:

On United States bond, 1865, par value, \$500, ... \$500 00

Loans on Bank Stock—amount on each:

On 84 shares City Nat'l Bank, Gloucester, ... } \$12,000 00
 On 64 shares Cape Ann Nat'l Bank, Gloucester, ... }
 On 20 shares Rockport Nat'l Bank, Rockport, ... 2,000 00
 On 6 shares Cape Ann Nat'l Bank, Gloucester, ... 200 00

Amount invested in real estate, ... \$8,000 00
 Estimated value of real estate, ... 8,000 00
 Real estate by foreclosure, ... 3,824 97
 Estimated value of same, ... 4,000 00

Cash on deposit on Banks:

Redemption Nat'l Bank, Boston, ... \$6,000 00
 Cape Ann National Bank, Gloucester, ... 786 96
 City National Bank, Gloucester, ... 13,000 00
 Whole amount of interest or profits received or earned, . . . \$78,475 79
 Rate and amount of each semi-annual dividend } $2\frac{1}{2}$ per cent., . } 25,830 00
 for the previous year, ... } $2\frac{1}{2}$ per cent., . } 25,831 85

Times for the dividends fixed by the by-laws: April 1, October 1.

Average annual per cent. of dividends for the term ending at the time of, and including, the last extra dividend, $7\frac{1}{2}$ per cent.

The total amount of loans with each specified rate of interest:

\$22,700, 5 per cent.; \$40,000, $5\frac{1}{4}$ per cent.; \$5,000, $5\frac{1}{2}$ per cent.;
 \$57,500, 6 per cent.; \$29,400, $6\frac{1}{2}$ per cent.; \$10,000, 7 per cent.;
 \$574,733, $7\frac{3}{10}$ per cent.

Number of outstanding loans which are of an amount not exceeding three thousand dollars each, ...	471	
Aggregate amount of the same, ...		\$411,483 00
Number of open accounts, ...	3,932	
Number and am't of deposits received for the previous year, ...	2,409	187,803 84
Number and amount of deposits of, and exceeding, three hundred dollars at any one time for the previous year, ...	144	80,371 14
Number and amount of withdrawals, ...	3,166	299,731 64
Number of accounts opened during the previous year, ...	668	
Number of accounts closed during the previous year, ...	707	
Amount of expenses of the corporation during the previous year, ...		3,209 38
Amount of treasurer's bonds, ...		10,000 00
Date of examination by Commissioner, July 11.		

PUBLIC FUNDS.

	Par Value.	Estimated Market Value.	Amount Invested.
United States bonds, issue of 1867, ...	\$55,000	\$58,300 00	\$55,000 00
City and Town Bonds —			
Town of Brookline, ...	\$5,000	\$5,500 00	\$5,000 00
City of Charlestown, ...	12,000	12,600 00	12,000 00
of Cambridge, ...	10,000	10,500 00	9,650 00
of Fall River, ...	8,000	8,400 00	8,000 00
of Lowell, ...	10,000	10,500 00	9,802 92
of Lawrence, ...	5,000	5,250 00	4,742 50
Town of Northampton, ...	5,000	5,250 00	5,000 00
City of Salem, ...	1,000	1,050 00	1,000 00
of Somerville, ...	10,000	10,800 00	10,000 00

BANK STOCK.

Atlantic Nat'l Bank, Boston, ...	\$4,000	\$5,440 00	\$4,200 00
Atlas Nat'l Bank, Boston, ...	5,900	6,903 00	6,200 00
Blackstone Nat'l Bank, Boston, ...	15,000	16,350 00	15,700 00
Boston Nat'l Bank, Boston, ...	5,000	5,650 00	5,100 00
Cape Ann Nat'l Bank, Gloucester, ...	10,000	15,000 00	11,400 00
Commerce Nat'l Bank, Boston, ...	3,000	3,030 00	3,000 00
Central Nat'l Bank, Boston, ...	2,500	2,575 00	2,500 00
Continental Nat'l Bank, Boston, ...	2,400	2,448 00	2,400 00
City Nat'l Bank, Gloucester, ...	10,000	10,000 00	10,000 00
Eagle Nat'l Bank, Boston, ...	7,500	8,175 00	7,500 00
Exchange Nat'l Bank, Boston, ...	5,000	7,850 00	5,800 00
Freeman's Nat'l Bank, Boston, ...	5,000	5,400 00	5,000 00
First Nat'l Bank, Boston, ...	5,000	9,250 00	5,000 00
First Nat'l Bank, Danvers, ...	3,375	4,275 00	3,375 00
Globe Nat'l Bank, Boston, ...	5,000	5,600 00	5,000 00
Gloucester Nat'l Bank, Gloucester, ...	10,000	15,000 00	10,600 00
Georgetown Nat'l Bank, Georget'n, ...	5,000	5,000 00	5,000 00
Howard Nat'l Bank, Boston, ...	4,000	4,520 00	4,100 00
Hide and Leather Nat'l B'k, Boston, ...	7,500	8,325 00	7,500 00

BANK STOCK — Concluded.

	Par Value.	Estimated Market Value.	Amount Invested.
Merchants' Nat'l Bank, Boston, .	\$5,000	\$6,650 00	\$6,500 00
Market Nat'l Bank, Boston, . .	2,500	2,700 00	2,500 00
New England Nat'l Bank, Boston, .	4,000	5,320 00	5,200 00
Rockport Nat'l Bank, Rockport, .	8,100	9,315 00	8,400 00
Redemption Nat'l Bank, Boston, .	16,600	22,078 00	21,400 00
Republic Nat'l Bank, Boston, .	5,000	6,550 00	4,900 00
Shawmut Nat'l Bank, Boston, .	5,000	5,900 00	5,600 00
Second Nat'l Bank, Boston, . .	5,000	7,000 00	6,500 00
Webster Nat'l Bank, Boston, . .	2,000	2,000 00	2,000 00

RAILROAD BONDS.

Eastern Railroad bonds, . . .	\$42,500	\$21,250 00	\$21,250 00
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CAPE COD FIVE CENTS SAVINGS BANK—HARWICH.

Incorporated 1855. Number of corporators, 53.

JOSIAH HARDY, *President*.*Treasurer*, ORED BROOKS.

STATEMENT.

LIABILITIES.		ASSETS.	Value on Books.
Deposits, ...	\$471,337 67	Public funds, ...	\$20,859 25
Earnings, undivided, ...	15,649 45	Bank stock, ...	47,010 58
Guarantee fund, ...	3,405 93	Railroad bonds, ...	10,000 00
Bills payable, ...	30,000 00	Real estate, ...	2,100 93
		Loans on real estate, ...	93,058 29
		Loans on personal security, ...	315,857 76
		Loans to counties, cities, or towns, ...	9,500 00
		Deposits in banks on interest, ...	18,381 79
		Suspense account, ...	289 52
		Cash on hand, ...	3,334 93
	\$520,393 05		\$520,393 05

Amount invested in real estate, ... \$2,100 93
Estimated value of real estate, ... 2,328 00

Cash on deposit in Banks:
Shawmut Nat'l Bank, Boston, ... \$18,381 79

Whole amount of interest or profits received or earned, ... \$36,882 26

Rate and amount of each semi-annual dividend, $2\frac{1}{2}$ per cent. for the previous year, ...

Times for the dividends fixed by the by-laws: April and October.

The total amount of loans with each specified rate of interest:

6 per cent., \$75,800; 7 per cent., \$342,616.05.

Number of outstanding loans which are of an amount not exceeding three thousand dollars each, ... 269

Aggregate amount of the same, ... 267,947 58

Number of open accounts, ... 2,413

Number and am't of deposits received for the previous year, ... 862 96,503 84

Number and amount of deposits of, and exceeding, three hundred dollars at any one time for the previous year, ... 65 31,050 17

Number and amount of withdrawals, ... 1,543 178,394 56

Number of accounts opened during the previous year, ... 274

Number of accounts closed during the previous year, ... 461

Amount of the expenses of the corporation during the previous year, ... 1,800 00

Amount of treasurer's bonds, ... 20,000 00

Date of examination by Commissioner, August 22.

PUBLIC FUNDS.

	Par Value.	Estimated Market Value.	Amount Invested.
United States bonds, 5-20s, . . .	\$700	\$796 00	\$828 00
“ “ “ 4½, . . .	15,000	15,900 00	16,331 25
Town Bonds—			
Town of Brewster, ...	3,100	3,100 00	3,100 00
of Orleans, ...	600	600 00	600 00

BANK STOCK.

Cape Cod Nat'l Bank, Harwich, . .	\$16,200	\$21,060 00	\$17,928 75
Shawmut Nat'l Bank, Boston, . .	3,200	3,680 00	3,596 33
Eleventh Ward Nat'l Bank, Boston, .	3,300	1,485 00	3,300 00
Nat'l Bank of Republic, Boston, . .	1,500	1,950 00	1,950 00
First Nat'l Bank, Yarmouth . . .	13,700	19,865 00	20,235 50

RAILROAD BONDS.

Cape Cod Railroad bonds, . . .	\$10,000	\$11,000 00	\$10,000 00
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CENTRAL SAVINGS BANK—LOWELL.

Incorporated March 3, 1871. Number of corporators, 91.

OLIVER H. MOULTON, *President*.*Treasurer*, SAMUEL A. CHASE.

STATEMENT.

LIABILITIES.		ASSETS.	Value on Books.
Deposits, . . .	\$1,150,274 02	Public funds, ...	\$23,000 00
Earnings, undi- vided, . . .	23,788 59	Loans on public funds, . . .	1,000 00
Guarantee fund, . . .	3,000 00	Bank stock, ...	211,421 25
		Loans on bank stock, . . .	2,700 00
		Real estate by foreclosure, . .	80,500 00
		Loans on real estate, . . .	723,037 50
		Loans on personal security, . .	102,627 60
		Loans to banks on interest, . .	32,776 26
	\$1,177,062 61		\$1,177,062 61

Loans on Public Funds—amount on each:

On \$1,000 United States bonds, ... \$1,000 00

Loans on Bank Stock—amount on each:

On 30 shares Merchants' National Bank, Lowell, ... \$2,700 00

Amount of real estate held by foreclosure, ... \$80,500 00

Estimated value of the same, ... 80,500 00

Cash on deposit in banks:

Merchants' National Bank, Lowell, ... \$32,776 26

Whole amount of interest or profits received or earned, ... \$73,635 34

Rate and amount of each semi-annual dividend	} 2½ per cent., . . .	} 27,775 42
for the previous year, ...		

Times for the dividends fixed by the by-laws: first Saturday in May and November.	} 2½ per cent., . . .	} 28,097 22

The total amount of loans with each specified rate of interest:

\$25,000, 5 per cent.; \$267,727.60, 6 per cent.; \$13,500, 6½ per cent.; \$264,809.90, 7 per cent.; \$11,400, 7 $\frac{3}{10}$ per cent.; \$34,600, 7½ per cent.; \$106,000, 8 per cent.

Number of outstanding loans which are of an amount not exceeding three thousand dollars each, ... 149

Aggregate amount of the same, ... \$232,615 10

Number of open accounts, ... 3,048

Number and am't of deposits received for the previous year, 2,310 218,472 14

Number and amount of deposits of, and exceeding, three hundred dollars at any one time for the previous year, ... 184 106,661 70

Number and amount of withdrawals, ... 2,210 274,815 14

Number of accounts opened during the previous year, ... 559

Number of accounts closed during the previous year, ... 566

Amount of the expenses of the corporation during the previous year, ... 5,074 84

Amount of treasurer's bonds, ... 20,000 00

Date of examination by Commissioner, May 22.

PUBLIC FUNDS.

	Par Value.	Estimated Market Value.	Amount Invested.
City and Town Bonds —			
Town of Methuen, ...	\$19,000	\$19,950 00	\$19,000 00
City of Haverhill, ...	4,000	4,280 00	4,000 00

BANK STOCK.

Atlantic Nat'l Bank, Boston, . .	\$10,000	\$13,300 00	\$14,000 00
Blackstone Nat'l Bank, Boston, . .	11,600	12,412 00	14,000 00
Central Nat'l Bank, Boston, . .	20,000	20,000 00	20,000 00
City Nat'l Bank, Boston, ...	10,000	11,300 00	12,000 00
Commerce Nat'l Bank, Boston, . .	13,000	13,900 00	15,000 00
Eliot Nat'l Bank, Boston, ...	9,500	10,430 00	11,000 00
Hide and Leather Nat'l B'k, Boston,	1,500	1,680 00	1,600 00
Market Nat'l Bank, Boston, ...	5,000	5,400 00	5,500 00
Maverick Nat'l Bank, Boston, . . .	1,000	1,500 00	1,217 50
Merchants' Nat'l Bank, Boston, . .	5,000	6,700 00	6,756 25
Redemption Nat'l Bank, Boston, . .	6,000	7,800 00	8,000 00
Republic Nat'l Bank, Boston, . . .	2,700	3,537 00	3,415 50
Second Nat'l Bank, Boston, ...	7,000	9,870 00	10,000 00
Shawmut Nat'l Bank, Boston, ...	6,300	7,434 00	8,086 00
Shoe and Leather Nat'l B'k, Boston,	4,200	4,956 00	5,000 00
Webster Nat'l Bank, Boston, ...	2,400	2,400 00	2,400 00
Metropolitan Nat'l Bank, Boston, . .	5,000	4,700 00	4,987 50
Boston Nat'l Bank, Boston, ...	5,000	5,750 00	6,000 00
Suffolk Nat'l Bank, Boston, ...	5,000	6,050 00	6,112 50
Railroad Nat'l Bank, Lowell, ...	1,000	1,200 00	1,201 50
First Nat'l Bank, Lowell, ...	2,000	2,900 00	2,740 00
Merchants' Nat'l Bank, Lowell, . . .	15,000	18,000 00	18,350 00
Appleton Nat'l Bank, Lowell, ...	10,000	18,000 00	16,962 50
Georgetown Nat'l Bank, Georget'wn,	10,000	10,000 00	10,000 00
Old Lowell Nat'l Bank, Lowell, . . .	4,700	6,110 00	6,092 00
Prescott Nat'l Bank, Lowell, ...	1,000	1,450 00	1,000 00

CHARLESTOWN FIVE CENTS SAVINGS BANK—BOSTON.

Incorporated April 7, 1854. Number of corporators, 124.

P. J. STONE, *President*.*Treasurer*, AMOS STONE.

STATEMENT.

LIABILITIES.		ASSETS.	Value on Books.
Deposits, . . .	\$3,441,262 77	Public funds, ...	\$248,000 00
Earnings, undi- vided, . . .	62,194 34	Loans on public funds, . . .	4,850 00
Guarantee fund, . . .	8,500 00	Bank stock, ...	716,388 50
		Loans on bank stock, . . .	26,500 00
		Railroad bonds, ...	179,000 00
		Real estate, ...	146,000 00
		Real estate by foreclosure, . .	116,700 00
		Loans on real estate, . . .	1,948,740 20
		Loans on personal security, . .	39,500 00
		Loans to counties, ...	15,000 00
		Deposits in banks on interest, .	50,455 95
		Cash on hand, ...	20,822 46
	\$3,511,957 11		\$3,511,957 11

Loans on Public Funds—amount on each:

On United States bonds, \$5,500, ... \$4,850 00

Loans on Bank Stock—amount on each:

On 90 shares Bunker Hill National Bank, 10 shares Union National
Bank, and 10 shares Monument National Bank, ... \$16,000 00

On 88 shares Monument National Bank, ... 10,500 00

Amount invested in real estate, ... \$146,000 00

Estimated value of real estate, ... 146,000 00

Amount of real estate held by foreclosure, ... 116,700 00

Estimated value of the same, ... 118,254 00

Cash on deposit in Banks:

Monument National Bank, Boston, ... \$60,455 90

Whole amount of interest or profits received or earned, . . . \$213,729 78

Rate and amount of each semi-annual dividend } $2\frac{1}{2}$ per cent., . . { 83,922 08

for the previous year, ... } $2\frac{1}{2}$ per cent., . . { 86,000 00

Times for the dividends fixed by the by-laws: third Wednesday of April and October.

Average annual per cent. of dividends for the term ending at the time of, and including, the last extra dividend, $7\frac{1}{2}$ per cent.

The total amount of loans with each specified rate of interest:

\$18,350, 5 per cent.; \$60,700, 6 per cent.; \$51,200, $6\frac{1}{2}$ per cent.;

\$1,284,205, 7 per cent.; \$48,800, $7\frac{3}{10}$ per cent.; \$254,150, $7\frac{1}{2}$ per cent.;

\$317,185, 8 per cent.

Number of outstanding loans which are of an amount not exceeding three thousand dollars each, ... 548

Aggregate amount of the same, ... 954,590 20

Number of open accounts, ... 9,700

Number and am't of deposits received for the previous year, 7,459 519,969 35

Number and amount of deposits of, and exceeding, three hundred dollars at any one time for the previous year, ...	490	\$280,808 06
Number and amount of withdrawals, ...	6,234	612,037 42
Number of accounts opened during the previous year, ...	1,452	
Number of accounts closed during the previous year, ...	1,249	
Amount of the expenses of the corporation during the previous year, ...		5,442 35
Amount of treasurer's bonds, ...		30,000 00
Date of examination by Commissioner, December 14.		

PUBLIC FUNDS.

	Par Value.	Estimated Market Value.	Amount Invested.
Fifty years' 3-65 funding bonds of District of Columbia, "guaranteed by the United States,"*	\$350,000	\$259,000 00	\$248,000 00

BANK STOCK.

Metropolitan Nat'l Bank, Boston, ...	\$10,500	\$9,712 50	\$9,600 00
Freeman's Nat'l Bank, Boston, ...	3,200	3,472 00	3,500 00
Columbian Nat'l Bank, Salem, ...	5,000	6,800 00	6,400 00
Boylston Nat'l Bank, Boston, ...	9,300	10,927 50	12,600 00
Continental Nat'l Bank, Boston, ...	44,000	44,440 00	45,900 00
North Nat'l Bank, Boston, ...	14,000	16,240 00	16,000 00
Hide and Leather Nat'l Bank, Boston, ...	37,000	41,440 00	41,400 00
Revere Nat'l Bank, Boston, ...	27,600	30,084 00	31,200 00
Shoe and Leather Nat'l B'k, Boston, ...	12,100	14,278 00	15,000 00
Eliot Nat'l Bank, Boston, ...	30,000	32,400 00	34,700 00
Redemption Nat'l Bank, Boston, ...	15,600	20,280 00	20,900 00
Commonwealth Nat'l Bank, Boston, ...	5,000	5,350 00	5,000 00
Maverick Nat'l Bank, Boston, ...	13,200	19,800 00	12,901 50
Webster Nat'l Bank, Boston, ...	17,100	17,442 00	18,100 00
Howard Nat'l Bank, Boston, ...	30,400	34,200 00	32,600 00
Traders' Nat'l Bank, Boston, ...	14,000	14,560 00	14,000 00
Republic Nat'l Bank, Boston, ...	26,200	34,191 00	29,575 00
Market Nat'l Bank, Boston, ...	17,600	18,656 00	19,200 00
Third Nat'l Bank, Boston, ...	500	540 00	500 00
Suffolk Nat'l Bank, Boston, ...	18,500	22,570 00	22,800 00
State Nat'l Bank, Boston, ...	16,100	17,508 75	17,200 00
Globe Nat'l Bank, Boston, ...	18,500	20,350 00	22,800 00
City Nat'l Bank, Boston, ...	9,000	10,372 50	9,800 00
Washington Nat'l Bank, Boston, ...	11,900	15,648 50	14,240 00
Tremont Nat'l Bank, Boston, ...	12,000	13,200 00	13,650 00
Merchants' Nat'l Bank, Boston, ...	7,200	9,576 00	10,500 00
First Nat'l Bank, Boston, ...	2,000	3,700 00	1,985 00
Atlas Nat'l Bank, Boston, ...	35,800	41,349 00	38,900 00
Commerce Nat'l Bank, Boston, ...	35,000	36,925 00	37,600 00
Blackstone Nat'l Bank, Boston, ...	21,100	22,682 50	26,750 00
First Ward Nat'l Bank, Boston, ...	12,700	10,160 00	12,500 00
Blue Hill Nat'l Bank, Boston, ...	7,900	8,058 00	8,200 00
Bunker Hill Nat'l Bank, Boston, ...	25,000	42,500 00	28,600 00

*The opinion of the Attorney-General that investment in these bonds, by savings banks, is illegal, has been communicated to the officers of the bank.

PUBLIC FUNDS—Concluded.

	Par Value.	Estimated Market Value.	Amount Invested.
Monument Nat'l Bank, Boston, .	\$8,000	\$14,400 00	\$9,845 00
First Nat'l Bank, Lynn, . . .	21,700	25,389 00	25,300 00
Railroad Nat'l Bank Lowell, . .	15,000	17,250 00	15,300 00
Home Nat'l Bank, Brockton, . .	15,000	15,600 00	15,000 00
Newton Nat'l Bank, Newton, . .	2,400	2,784 00	2,295 00
Andover Nat'l Bank, Andover, .	2,400	2,832 00	2,800 00
Nat'l Bank of Brighton, . . .	1,120	1,120 00	1,047 00
Market Nat'l Bank, Brighton, .	2,700	4,320 00	2,700 00
Wachusett Nat'l Bank, Fitchburg, .	7,500	7,500 00	7,500 00

RAILROAD BONDS.

Boston and Albany R.R. bonds, 7s, .	\$179,000	\$207,640 00	\$179,000 00
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CHELSEA SAVINGS BANK — CHELSEA.

Incorporated April 28, 1854. Number of corporators, 256.

JOHN H. OSGOOD, *President*.*Treasurer*, JOHN F. FELLOWS.

STATEMENT.

LIABILITIES.		ASSETS.	Value on Books.
Deposits, . . .	\$1,172,005 58	Public funds, ...	\$231,391 25
Earnings, undi- vided, . . .	12,132 85	Bank stock, ...	72,458 31
Guarantee fund, . . .	4,319 00	Loans on bank stock, ...	8,000 00
Other liabilities, . . .	1,471 13	Real estate, ...	15,086 00
		Real estate by foreclosure, ...	17,911 72
		Loans on real estate, ...	783,546 78
		Loans on personal security, ...	11,000 00
		Loans to counties, cities, or towns, ...	40,407 50
		Deposits in bank on interest, ...	7,572 55
		Expense account, ...	1,870 09
		Cash on hand, ...	684 06
	\$1,189,928 56		\$1,189,928 56

Amount invested in real estate, ...	\$15,086 30
Estimated value of real estate, ...	13,400 00
Amount of real estate held by foreclosure, ...	17,911 72
Estimated value of real estate held by foreclosure, ...	18,900 00

Cash on deposit in Banks:

First National Bank, Chelsea, ...	\$7,572 55
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Whole amount of interest or profits received or earned, ...	\$74,754 93
Rate and amount of each semi-annual dividend } $2\frac{1}{2}$ per cent., . . . }	26,679 29
for the previous year, ... } $2\frac{1}{2}$ per cent., . . . }	27,516 78

Times for the dividends fixed by the by-laws: second Wednesday of April and October.

Average annual per cent. of dividends for the term ending at the time of, and including, the last extra dividend, $6\frac{1}{4}$ per cent.

The total amount of loans with each specified rate of interest:

\$23,000, 5 per cent.; \$30,000, 6 per cent.; \$749,746.78, 7 per cent.

Number of outstanding loans which are of an amount not exceeding three thousand dollars each, ... 437

Aggregate amount of the same, ...	556,641 83
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Number of open accounts, ... 5,514

Number and am't of deposits received for the previous year, 6,361	285,291 02
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Number and amount of deposits of, and exceeding, three hundred dollars at any one time for the previous year, ... 196	105,044 87
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Number and amount of withdrawals, ... 4,983	307,066 50
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Number of accounts opened during the previous year, . . . 774

Number of accounts closed during the previous year, . . . 860

Amount of the expenses of the corporation during the previous year, ...	4,621 00
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Amount of treasurer's bonds, ...	25,000 00
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Date of examination by Commissioner, May 22.

PUBLIC FUNDS.

	Par Value.	Estimated Market Value.	Amount Invested.
United States bonds, 5-20, 6s, 1881,	\$10,000	\$11,050 00	\$10,000 00
“ “ “ 5-20, 1885,	9,000	9,495 00	10,710 00
“ “ “ 5-20, 1887,	20,000	21,700 00	24,025 00
State Bonds —			
State of Maine, 6 per ct., 1889,	\$15,000	\$16,800 00	\$16,612 00
of New Hampshire, “ 1898,	1,000	1,120 00	} 3,307 50
of New Hampshire, “ 1902,	1,000	1,120 00	
of New Hampshire, “ 1905,	1,000	1,120 00	
of Rhode Island, “ 1882,	2,000	2,100 00	1,935 00
City and Town Bonds —			
City of New Haven, 6 per ct., 1881,	\$1,000	\$1,040 00	\$956 25
of Chelsea, . . . “ 1879,	2,000	2,020 00	1,900 00
of Chelsea, . . . “ 1895,	5,000	5,400 00	5,412 50
of Boston, . . . “ 1880,	20,000	20,900 00	20,998 75
of Boston, . . . “ 1903,	29,000	33,205 00	33,386 25
of Charlestown, . . “ 1888,	1,000	1,075 00	970 00
of Cambridge, . . “ 1884,	1,000	1,065 00	1,062 50
of Cambridge, gold, 5 “ 1893,	5,000	5,150 00	5,225 00
of Fall River, 6 per ct., 1891,	20,000	21,400 00	20,250 00
of Fall River, . . . “ 1906,	5,000	5,400 00	5,362 50
of Lowell, . . . “ 1890,	9,000	9,675 00	8,651 25
of Lynn, . . . “ 1891,	10,000	10,800 00	9,825 00
of Lynn, . . . “ 1894,	3,000	3,255 00	} 10,751 25
of Lynn, . . . “ 1896,	7,000	7,595 00	
of Worcester, . . . “ 1880,	4,000	4,120 00	
of Newton, . . . “ 1905,	13,000	14,430 00	14,312 50
of Lawrence, . . . “ 1906,	15,000	16,200 00	16,387 50
Town of Woburn, . . . “ 1893,	5,000	5,375 00	5,412 50

BANK STOCK.

North Nat'l Bank, Boston, . . .	\$2,600	\$2,925 00	\$2,774 25
Howard Nat'l Bank, Boston, . . .	4,600	5,152 00	4,870 25
Massachusetts Nat'l Bank, Boston, .	7,250	7,975 00	9,798 12
Continental Nat'l Bank, Boston, . .	6,000	6,060 00	7,268 50
Commerce Nat'l Bank, Boston, . . .	1,600	1,680 00	1,992 50
Traders' Nat'l Bank, Boston, . . .	2,500	2,550 00	2,706 75
Exchange Nat'l Bank, Boston, . . .	2,400	3,840 00	3,022 35
No. America Nat'l Bank, Boston, . .	1,000	1,070 00	1,037 50
Webster Nat'l Bank, Boston, . . .	500	505 00	583 84
Boylston Nat'l Bank, Boston, . . .	3,500	4,095 00	3,887 00
Atlas Nat'l Bank, Boston, . . .	9,400	10,810 00	10,988 25
State Nat'l Bank, Boston, . . .	2,000	2,160 00	2,125 50
Suffolk Nat'l Bank, Boston, . . .	1,200	1,452 00	1,450 00
City Nat'l Bank, Boston, . . .	5,300	6,095 00	6,108 75
Eagle Nat'l Bank, Boston, . . .	2,800	3,024 00	3,115 75
First Nat'l Bank, Chelsea, . . .	7,600	8,208 00	7,682 00
First Nat'l Bank, South Weymouth,	2,000	2,500 00	2,420 50
Exchange Nat'l Bank, Salem, . . .	500	576 00	625 50

CHICOPEE SAVINGS BANK — CHICOPEE.

Incorporated 1845; commenced business 1854. Number of corporators, 61.

GEO. D. ROBINSON, *President*.*Treasurer*, HENRY H. HARRIS.

STATEMENT.

LIABILITIES.		ASSETS.	Value on Books.
Deposits, ...	\$466,261 75	Public funds, ...	\$15,000 00
Earnings, undivided, ...	6,977 06	Bank stock, ...	22,463 50
Guarantee fund, ...	901 36	Railroad bonds, ...	12,000 00
		Real estate by foreclosure, ...	8,461 33
		Loans on real estate, ...	357,701 00
		Loans on personal security, ...	35,760 00
		Loans to counties, cities, or towns, ...	11,400 00
		Deposit in banks on interest, ...	5,000 00
		Cash on hand, ...	6,354 34
	\$474,140 17		\$474,140 17

Cash on deposit in banks:

Hampshire County National Bank, ...	\$5,000 00
First National Bank of Chicopee, ...	4,000 00

Real estate acquired by foreclosure, ...	\$8,461 33
Estimated value of the same, ...	8,461 33

Whole amount of interest or profits received or earned, ...	\$30,346 49
Rate and amount of each semi-annual dividend } $2\frac{1}{2}$ per cent., ...	11,302 55
for the previous year, ... } $2\frac{1}{2}$ per cent., ...	11,082 10

Times for the dividends fixed by the by-laws: January 1 and July 1.

The total amount of loans with each specified rate of interest:

\$404,861, $6\frac{1}{2}$ per cent.

Number of outstanding loans which are of an amount not exceeding three thousand dollars each, ...	282
Aggregate amount of the same, ...	297,961 00
Number of open accounts, ...	1,304
Number and am't of deposits received for the previous year, ...	1,051 116,549 26
Number and amount of deposits of, and exceeding, three hundred dollars at any one time for the previous year, ...	81 35,727 00
Number and amount of withdrawals, ...	1,187 124,335 45
Number of accounts opened during the previous year, ...	207
Number of accounts closed during the previous year, ...	221
Amount of the expenses of the corporation during the previous year, ...	2,200 00
Amount of treasurer's bonds, ...	5,000 00
Date of examination by Commissioner, June 20.	

PUBLIC FUNDS.

	Par Value.	Estimated Market Value.	Amount Invested.
United States bonds, 6 per cent., .	\$15,000	\$15,300 00	\$15,000 00

BANK STOCK.

Third Nat'l Bank, Chicopee, . .	\$9,300	\$13,020 00	\$11,963 50
First Nat'l Bank, Springfield, . .	5,000	7,500 00	5,000 00
Palmer Nat'l Bank, Palmer, . .	3,000	3,000 00	3,000 00
Chapin Banking and Trust Company, Springfield, ...	2,500	2,700 00	2,500 00

RAILROAD BONDS.

Boston and Albany Railroad bonds,	\$12,000	\$21,800 00	\$12,000 00
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CHICOPEE FALLS SAVINGS BANK—CHICOPEE FALLS.

Incorporated March 20, 1875. Number of corporators, 41.

JOSIAH W. OSGOOD, *President.**Treasurer, E. T. PAIGE.*

* STATEMENT.

LIABILITIES.		ASSETS.	Value on Books.
Deposits, ...	\$18,994 72	Loans on bank stock, . . .	\$1,000 00
Guarantee fund, . .	21 93	Loans on real estate, . . .	7,775 00
		Loans on personal security, . .	8,013 63
		Loans to counties, cities, or towns, ...	550 00
		Expense account, ...	108 08
		Cash on hand, ...	1,569 94
	\$19,016 65		\$19,016 65

Loans on Bank Stock—amount on each:

On 10 shares Holyoke National Bank, ... \$1,000 00

Whole amount of interest or profits received or earned, . . . \$596 36

Rate and amount of each semi-annual dividend	} 2½ per cent., . . {	248 41
for the previous year, ...		347 95

Times for the dividends fixed by the by-laws: January 1 and July 1.

The total amount of loans with each specified rate of interest:

\$16,443.63, 6½ per cent.; \$595, 7 per cent.; \$300, 7³/₁₀ per cent.

Number of outstanding loans which are of an amount not exceeding three thousand dollars each, ... 26

Aggregate amount of the same, ...	\$17,338 63
Number of open accounts, ...	182
Number and am't of deposits received for the previous year, .	374 12,255 27
Number and amount of deposits of, and exceeding, three hundred dollars at any one time for the previous year, ...	9 3,700 00
Number and amount of withdrawals, ...	167 6,241 72
Number of accounts opened during the previous year, . . .	82
Number of accounts closed during the previous year, . . .	46
Amount of the expenses of the corporation during the previous year, ...	35 14
Amount of treasurer's bonds, ...	5,000 00
Date of examination by Commissioner, June 19.	

CITIZENS' SAVINGS BANK—FALL RIVER.

Incorporated 1851. Number of corporators, 49.

JOSEPH OSBORN, *President*.*Treasurer*, EDWARD E. HATHAWAY.

STATEMENT.

LIABILITIES.		ASSETS.	Value on Books.
Deposits, ...	\$1,757,801 79	Bank stock, ...	\$285,891 50
Earnings, undi- vided, ...	124,942 40	Loans on real estate, ...	711,809 18
Guarantee fund, ...	4,472 41	Loans on personal security, ...	881,350 00
Other liabilities, ...	55 08	Expense account, ...	1,049 45
		Deposit in Pocasset National Bank, ...	3,022 10
		Cash on hand, ...	4,149 45
	\$1,887,271 68		\$1,887,271 68

Cash on deposit in Banks:

Pocasset National Bank, Fall River, ... \$3,022 10

Whole amount of interest or profits received or earned, . . . \$114,318 55

Rate and amount of each semi-annual dividend	{	2½ per cent., ...	44,288 77
for the previous year, ...		2½ per cent., ...	43,186 86

Times for the dividends fixed by the by-laws: June and December.

The total amount of loans with each specified rate of interest:

\$1,593,159.18, 6 per cent.

Number of outstanding loans which are of an amount not exceeding three thousand dollars each, ... 153

Aggregate amount of the same, ... 233,525 00

Number of open accounts, ... 2,772

Number and am't of deposits received for the previous year, 6,767 245,518 80

Number and amount of deposits of, and exceeding, three hundred dollars at any one time for the previous year, ... 149 95,644 61

Number and amount of withdrawals, ... 2,275 288,443 98

Number of accounts opened during the previous year, . . . 407

Number of accounts closed during the previous year, . . . 415

Amount of the expenses of the corporation during the previous year, ... 5,767 45

Amount of treasurer's bonds, ... 15,000 00

Date of examination by Commissioner, November 11.

BANK STOCK.

	Par Value.	Estimated Market Value.	Amount Invested.
First Nat'l Bank, Boston, . .	\$25,000	\$46,375 00	\$25,000 00
Second Nat'l Bank, Fall River, .	18,000	24,300 00	18,000 00
Hide and Leather Nat'l B'k, Boston, .	22,500	25,200 00	22,500 00
Commerce Nat'l Bank, Boston, .	10,000	10,600 00	10,000 00
Fall River Nat'l Bank, Fall River, .	11,100	14,985 00	9,712 50
Pocasset Nat'l Bank, Fall River, .	80,000	104,000 00	80,000 00
Maverick Nat'l Bank, Boston, . .	5,400	8,100 00	4,779 00
Howard Nat'l Bank, Boston, . .	14,000	15,750 00	14,000 00
Eliot Nat'l Bank, Boston, . .	7,900	8,532 00	7,900 00
Metacomet Nat'l Bank, Fall River, .	28,700	38,171 00	28,700 00
Revere Nat'l Bank, Boston, . .	37,400	40,766 00	37,400 00
Union Nat'l Bank, Fall River, .	15,500	17,825 00	15,500 00
Merchants' Nat'l Bank, Boston, .	5,000	6,693 75	5,000 00
Nat'l Bank of Redemption, Boston, .	4,900	6,382 25	4,900 00
Railroad Nat'l Bank Lowell, . .	2,500	3,875 00	2,500 00

CITY FIVE CENTS SAVINGS BANK — HAVERHILL.*

Incorporated March 28, 1870. Number of corporators, 50.

SAMUEL W. HOPKINSON, *President*.*Treasurer*, GEORGE W. NOYES.

STATEMENT.

LIABILITIES.		ASSETS.	Value on Books.
Deposits, ...	\$923,007 70	Public funds, ...	\$72,343 30
Earnings, undivided, ...	23,439 99	Loans on public funds, ...	11,400 00
Guarantee fund, ...	2,500 00	Bank stock, ...	46,765 45
		Loans on bank stock, ...	7,200 00
		Railroad bonds, ...	104,027 50
		Real estate by foreclosure, ...	239,748 50
		Loans on real estate, ...	386,272 68
		Loans on personal security, ...	11,138 00
		Loans to counties, cities, or towns, ...	17,500 00
		Deposits in bank on interest, ...	51,857 43
		Expense account, ...	485 51
		Furniture, ...	209 32
	<u>\$948,947 69</u>		<u>\$948,947 69</u>

Loans on Public Funds — amount on each:

On United States bonds, par value, \$12,150, ... \$11,400 00

Loans on Bank Stock — amount on each:

On 5 shares Monument National Bank, Boston, ... \$750 00

On 80 shares First National Bank, Boston, ... 4,000 00

On 5 shares Essex National Bank, Haverhill, and 7 shares First National Bank, Haverhill, and 10 shares Merrimac National Bank, Haverhill, ... 2,200 00

On 1 share Massachusetts National Bank, Boston, ... 250 00

Amount of real estate held by foreclosure, ... \$239,748 50

Estimated value of real estate held by foreclosure, ... 199,500 00

Cash on deposit in Banks:

Merrimac National Bank, Haverhill, ... \$40,000 00

First National Bank, Haverhill, ... 6,857 43

First National Bank, Merrimac, ... 5,000 00

Whole amount of interest or profits received or earned, ... \$55,836 34

Rate and amount of semi-annual dividend for the previous year, 2½ per cent., ... 23,407 49

Times for the dividends fixed by the by-laws: first Wednesday June and December.

Average annual per cent. of dividends for the term ending at the time of, and including, the last extra dividend, 5 $\frac{92}{100}$ per cent.

The total amount of loans with each specified rate of interest:

. \$3,500, 4 per cent.; \$14,100, 5 per cent.; \$9,000, 5½ per cent.;

* Temporarily enjoined by a decree of the Supreme Judicial Court, July 17, 1877.

\$76,950, 6 per cent. ; \$41,000, 6½ per cent. ; \$213,533, 7 per cent. ;	
\$13,000, 7 ³ / ₁₀ per cent. ; \$4,000, 7½ per cent. ; \$58,315, 8 per cent.	
Number of outstanding loans which are of an amount not exceeding three thousand dollars each, ...	158
Aggregate amount of the same, ...	\$177,498 00
Number of open accounts, ...	4,197
Number and am't of deposits received for the previous year, 2,523	93,314 79
Number and amount of deposits of, and exceeding, three hundred dollars at any one time for the previous year, ...	52 27,059 82
Number and amount of withdrawals, ...	2,552 173,812 88
Number of accounts opened during the previous year, ...	452
Number of accounts closed during the previous year, ...	936
Amount of the expenses of the corporation during the previous year, ...	2,137 67
Amount of treasurer's bonds, ...	15,000 00
Date of examination by Commissioner, May 14.	

PUBLIC FUNDS.

	Par Value.	Estimated Market Value.	Amount Invested.
United States bonds, 5-20s, ...	\$6,000	\$6,337 50	\$7,140 00
“ “ “ 1881, ...	10,000	11,025 00	12,356 25
City and Town Bonds—			
City of Fall River, ...	\$12,000	\$12,120 00	\$11,500 80
of Springfield, ...	2,000	2,050 00	1,880 00
of Haverhill, ...	12,000	12,800 00	11,200 00
of Lawrence, ...	10,000	10,950 00	10,000 00
of Somerville, ...	5,000	5,150 00	5,000 00
Town of Marlborough, ...	5,000	5,500 00	5,256 25
of Bradford, ...	3,000	3,060 00	2,960 00
City of Portsmouth, N.H., ...	5,000	5,000 00	5,050 00

BANK STOCK.

Massachusetts Nat'l Bank, Boston, ...	\$3,000	\$3,450 00	\$3,660 00
Merchants' Nat'l Bank, Boston, ...	2,500	3,325 00	3,173 75
Nat'l Bank of Commerce, Boston, ...	1,200	1,256 00	1,467 12
Tremont Nat'l Bank, Boston, ...	3,000	3,300 00	3,783 75
Merrimack Nat'l Bank, Haverhill, ...	500	725 00	690 00
First Nat'l Bank, Haverhill, ...	19,400	24,250 00	24,143 08
Continental Nat'l Bank, Boston, ...	7,400	7,474 00	9,247 75
Essex Nat'l Bank, Haverhill, ...	500	600 00	600 00

RAILROAD BONDS.

Boston and Maine Railroad bonds, ...	\$60,000	\$66,300 00	\$65,562 50
Old Colony Railroad bonds, ...	23,000	25,200 00	25,100 00
Lowell Railroad bonds, ...	14,000	14,140 00	13,365 00

CITY INSTITUTION FOR SAVINGS — LOWELL.

Incorporated July, 1837. Number of corporators, 76.

NATHAN ALLEN, *President*.*Treasurer*, JOHN A. BUTTRICK.

STATEMENT.

LIABILITIES.		ASSETS.	Value on Books.
Deposits, ...	\$3,427,580 91	Public funds, ...	\$172,600 00
Earnings, undi- vided, ...	177,033 50	Bank stock, ...	675,130 00
Guarantee fund, ...	12,914 37	Loans on bank stock, ...	21,600 00
		Railroad bonds, ...	223,500 00
		Loans on real estate, ...	1,789,623 87
		Loans on personal security, ...	320,395 74
		Loans to counties, cities, or towns, ...	375,300 00
		Loans to banks on interest, ...	37,094 50
		Expense account, ...	1,254 55
		Cash on hand, ...	1,030 12
	\$3,617,528 78		\$3,617,528 78

Loans on Bank Stock — amount on each:

On 121 shares Appleton National Bank, Lowell, ...	\$11,100 00
On 18 shares Pemberton National Bank, Lawrence, ...	1,100 00
On 44 shares First National Bank, Lowell, ...	4,400 00
On 5 shares First National Bank, Lowell; 6 shares Merchants' National Bank, Lowell; 39 shares Appleton National Bank, Lowell, ...	5,000 00

Cash on deposit in Banks:

Appleton National Bank, Lowell, ...	\$37,094 50
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Whole amount of interest or profits received or earned, ... \$244,396 15

Rate and amount of each semi-annual dividend	} 2½ per cent., ...	{ 83,087 18
for the previous year, ...		

Times for the dividends fixed by the by-laws: January and July.

Average annual per cent. of dividends for the term ending at the time of, and including, the last extra dividend, $7\frac{74}{100}$ per cent.

The total amount of loans with each specified rate of interest:

\$15,000, 4 per cent.; \$5,000, $4\frac{1}{2}$ per cent.; \$61,900, 5 per cent.;
 \$38,000, $5\frac{1}{4}$ per cent.; \$39,000, $5\frac{1}{2}$ per cent.; \$890,650, 6 per cent.;
 \$675,130, $6\frac{1}{4}$ per cent.; \$60,000, $6\frac{45}{100}$ per cent.; \$496,000, $6\frac{1}{2}$ per
 cent.; \$1,119,469.61, 7 per cent.; \$35,000, $7\frac{3}{10}$ per cent.; \$97,000,
 $7\frac{1}{2}$ per cent.

Number of outstanding loans which are of an amount not exceeding three thousand dollars each, ... 103

Aggregate amount of the same, ... \$167,560 74

Number of open accounts, ... 8,186

Number and am't of deposits received for the previous year, 3,988 348,858 02

Number and amount of deposits of, and exceeding, three hundred dollars at any one time for the previous year, ... 290 132,072 72

Number and amount of withdrawals, ... 4,073 388,477 18

Number of accounts opened during the previous year, ...	767
Number of accounts closed during the previous year, ...	847
Amount of the expenses of the corporation during the previous year, ...	\$5,510 00
Amount of treasurer's bonds, ...	60,000 00
Date of examination by Commissioner, May 21.	

PUBLIC FUNDS.

	Par Value.	Estimated Market Value.	Amount Invested.
City and Town Bonds—			
Town of Pittsfield, ...	\$50,000	\$53,500 00	\$50,000 00
City of Haverhill, ...	40,000	47,200 00	40,000 00
Town of Plymouth, ...	40,000	42,800 00	40,000 00
City of Hartford, Conn., ...	10,000	11,000 00	10,000 00
of Lynn, ...	15,000	15,900 00	13,500 00
of Lawrence, ...	5,000	5,250 00	5,000 00
Town of Holliston, ...	5,000	5,150 00	5,000 00
City of Haverhill, ...	6,000	6,300 00	5,100 00
of Lowell, ...	3,000	3,300 00	3,000 00
of Charlestown, ...	1,000	1,060 00	1,000 00

BANK STOCK.

Appleton Nat'l Bank, Lowell, ...	\$39,300	\$68,775 00	\$43,920 00
Atlantic Nat'l Bank, Boston, ...	8,000	10,800 00	10,000 00
Atlas Nat'l Bank, Boston, ...	18,000	20,880 00	18,000 00
Bay State Nat'l Bank, Lawrence, ...	1,875	2,250 00	1,875 00
Blackstone Nat'l Bank, Boston, ...	41,000	43,972 50	41,000 00
Boston Nat'l Bank, Boston, ...	20,000	22,850 00	20,000 00
Boylston Nat'l Bank, Boston, ...	12,400	15,040 00	12,400 00
Bunker Hill Nat'l Bank, Boston, ...	3,400	5,797 00	3,400 00
City Nat'l Bank, Boston, ...	5,300	6,108 25	5,300 00
Columbian Nat'l Bank, Boston, ...	13,800	19,389 00	16,560 00
Continental Nat'l Bank, Boston, ...	11,200	11,424 00	11,200 00
Eliot Nat'l Bank, Boston, ...	10,000	10,850 00	10,000 00
First Nat'l Bank, Boston, ...	20,000	37,200 00	20,000 00
First Nat'l Bank, Lowell, ...	3,400	5,100 00	3,400 00
Globe Nat'l Bank, Boston, ...	15,000	16,500 00	15,000 00
Hamilton Nat'l Bank, Boston, ...	10,000	11,850 00	10,000 00
Howard Nat'l Bank, Boston, ...	13,500	15,187 50	13,500 00
Market Nat'l Bank, Boston, ...	10,000	10,700 00	10,000 00
Merchants' Nat'l Bank, Boston, ...	4,400	5,896 00	4,400 00
Metropolitan Nat'l Bank, Boston, ...	10,000	9,300 00	10,000 00
Commerce Nat'l Bank, Boston, ...	20,000	21,200 00	20,000 00
No. America Nat'l Bank, Boston, ...	25,000	27,125 00	25,000 00
Redemption Nat'l Bank, Boston, ...	40,000	52,200 00	50,700 00
Republic Nat'l Bank, Boston, ...	40,000	52,200 00	42,825 00
Eagle Nat'l Bank, Boston, ...	3,000	3,270 00	3,000 00
Exchange Nat'l Bank, Boston, ...	5,000	8,250 00	5,000 00
Everett Nat'l Bank, Boston, ...	500	545 00	500 00
Hide and Leather Nat'l B'k, Boston, ...	10,000	11,200 00	10,000 00

PUBLIC FUNDS.

	Par Value.	Estimated Market Value.	Amount Invested.
Pemberton Nat'l Bank, Lawrence, .	\$7,500	\$11,250 00	\$7,500 00
Revere Nat'l Bank, Boston, . .	50,000	54,625 00	50,000 00
Union Nat'l Bank, Boston, . .	3,600	4,896 00	3,600 00
Webster Nat'l Bank, Boston, . .	10,000	10,736 25	10,500 00
New England Nat'l Bank, Boston, .	6,500	8,775 00	8,450 00
North Nat'l Bank, Boston, . .	16,700	19,706 00	16,700 00
Old Boston Nat'l Bank, Boston, .	3,950	4,929 00	3,950 00
Prescott Nat'l Bank, Lowell, . .	21,000	29,000 00	21,450 00
Railroad Nat'l Bank, Lowell, . .	9,100	10,465 00	9,500 00
Second Nat'l Bank, Boston, . .	26,500	37,166 25	26,500 00
Shawmut Nat'l Bank, Boston, . .	10,000	11,800 00	10,000 00
State Nat'l Bank, Boston, . .	2,000	2,180 00	2,000 00
Suffolk Nat'l Bank, Boston, . .	20,500	24,805 00	20,500 00
Third Nat'l Bank, Boston,, . .	20,000	22,300 00	20,000 00
Tremont Nat'l Bank, Boston, . .	23,600	26,078 00	23,600 00
Washington Nat'l Bank, Boston, .	3,900	5,118 75	3,900 00

RAILROAD BONDS.

Boston and Lowell Railroad bonds, .	\$127,500	\$137,062 50	\$127,500 00
Old Colony Railroad bonds, . .	50,000	51,500 00	50,000 00
Eastern Railroad bonds, . . .	92,000	46,460 00	46,000 00

CLINTON SAVINGS BANK—CLINTON.

Incorporated 1851. Number of corporators, 54.

FRANKLIN FORBES, *President*.*Treasurer*, C. L. S. HAMMOND.

STATEMENT.

LIABILITIES.		ASSETS.	Value on Books.
Deposits, ...	\$665,480 40	Public funds, ...	\$74,400 00
Earnings, undivided, ...	535 86	Loans on public funds, ...	1,700 00
Guarantee fund, ...	2,000 00	Bank stock, ...	82,300 00
		Loans on bank stock, ...	16,100 00
		Railroad bonds, ...	18,000 00
		Loans on real estate, ...	375,955 09
		Loans on personal security, ...	89,459 17
		Premium account, ...	2,250 00
		Cash on hand, ...	7,852 00
	\$668,016 26		\$668,016 26

Loans on Public Funds—amount on each:

On United States bonds, par value \$2,500, ... \$1,700 00

Loans on Bank Stock—amount on each:

On 178 shares First National Bank, Clinton, ... \$12,100 00

On 50 shares First National Bank of Clinton, and 150 shares First
National Bank of Chicago, ... 4,000 00

Whole amount of interest or profits received or earned, ... \$41,889 85

Rate and amount of each semi-annual dividend } $2\frac{1}{2}$ per cent., . { 18,088 69
for the previous year, ... } $2\frac{1}{2}$ per cent., . { 16,560 68Times for the dividends fixed by the by-laws: second Monday of
April and October.

The total amount of loans with each specified rate of interest:

\$201,072.67, 6 per cent.; \$14,500, $6\frac{1}{2}$ per cent.; \$266,591.59, 7 per
cent.; \$1,050, 8 per cent.Number of outstanding loans which are of an amount not exceed-
ing three thousand dollars each, ... 266

Aggregate amount of the same, ... 222,105 09

Number of open accounts, ... 2,322

Number and am't of deposits received for the previous year, 1,860 186,830 66

Number and amount of deposits of, and exceeding, three hundred
dollars at any one time for the previous year, ... 129 73,046 17

Number and amount of withdrawals, ... 1,832 288,129 42

Number of accounts opened during the previous year, . . . 431

Number of accounts closed during the previous year, . . . 609

Amount of the expenses of the corporation during the previous
year, ... 2,792 46

Amount of treasurer's bonds, ... 20,000 00

Date of examination by Commissioner, May 25.

PUBLIC FUNDS.

	Par Value.	Estimated Market Value.	Amount Invested.
City and Town Bonds —			
Town of Clinton, ...	\$64,400	\$69,552 00	\$64,400 00
City of Somerville, ...	5,000	5,250 00	5,000 00
of Fall River, ...	5,000	5,500 00	5,000 00

BANK STOCK.

First Nat'l Bank, Clinton, . . .	\$25,100	\$29,618 00	\$25,100 00
First Nat'l Bank, Leominster, . .	5,000	5,600 00	5,000 00
Orange Nat'l Bank, Orange, . . .	5,000	5,500 00	5,000 00
Webster Nat'l Bank, Boston, . . .	10,500	10,736 25	10,500 00
Hide and Leather Nat'l B'k, Boston,	1,000	1,120 00	1,000 00
Boston Nat'l Bank, Boston, . . .	200	228 50	200 00
Atlas Nat'l Bank, Boston, . . .	1,400	1,617 00	1,400 00
City Nat'l Bank, Boston, . . .	500	576 25	500 00
Central Nat'l Bank, Boston, . . .	2,000	1,942 50	2,000 00
Manufacturers' Nat'l Bank, Boston,	5,000	4,950 00	5,000 00
Market Nat'l Bank, Boston, . . .	2,000	2,130 00	2,000 00
Howard Nat'l Bank, Boston, . . .	1,600	1,798 00	1,600 00
Traders' Nat'l Bank, Boston, . . .	800	822 00	800 00
North America Nat'l Bank, Boston, .	4,200	4,557 00	4,200 00
Eleventh Ward Nat'l Bank, Boston,	3,000	600 00	3,000 00
Metropolitan Nat'l Bank, Boston, .	5,000	4,625 00	5,000 00
First Nat'l Bank, New Bedford, . .	5,000	5,800 00	5,000 00
Nat'l B'k of Commerce, N. Bedford,	5,000	5,800 00	5,000 00

RAILROAD BONDS.

Fitchburg Railroad bonds, 7s, . . .	\$13,000	\$14,365 00	\$13,000 00
Old Colony Railroad bonds, 7s, . .	5,000	5,525 00	5,000 00

COHASSET SAVINGS BANK—COHASSET.

Incorporated February 28, 1845. Number of corporators, 40.

MARTIN LINCOLN, *President*.*Treasurer*, LEVI N. BATES.

STATEMENT.

LIABILITIES.		ASSETS.	Value on Books.
Deposits, ...	\$366,383 66	Public funds, ...	\$15,000 00
Earnings, undivided, ...	6,617 83	Bank stock, ...	58,700 00
Guarantee fund, ...	1,000 00	Railroad bonds, ...	35,000 00
		Real estate by foreclosure, ...	16,500 00
		Loans on real estate, ...	236,170 00
		Loans to counties, cities, or towns, ...	10,000 00
		Cash on hand, ...	2,631 49
	\$374,001 49		\$374,001 49

Amount of real estate held by foreclosure, ... \$16,500 00
 Estimated value of real estate, ... 17,500 00

Whole amount of interest or profits received or earned, ... \$25,363 43
 Rate and amount of each semi-annual dividend } $2\frac{1}{2}$ per cent., ... { 9,479 94
 for the previous year, ... } 2 per cent., ... { 7,309 15
 Times for the dividends fixed by the by-laws: first Tuesday of January and July.

Average annual per cent. of dividends for the term ending at the time of, and including, the last extra dividend: $5\frac{1}{2}$ per cent.

The total amount of loans with each specified rate of interest:
 \$9,500, $5\frac{1}{2}$ per cent.; \$43,000, 6 per cent.; \$49,800, $6\frac{1}{2}$ per cent.;
 \$97,550, 7 per cent.; \$1,950, $7\frac{3}{10}$ per cent.; \$18,470, $7\frac{1}{2}$ per cent.;
 \$25,900, 8 per cent.

Number of outstanding loans which are of an amount not exceeding three thousand dollars each, ... 86
 Aggregate amount of the same, ... 57,595 00
 Number of open accounts, ... 926
 Number and am't of deposits received for the previous year, ... 258 22,214 00
 Number and amount of deposits of, and exceeding, three hundred dollars at any one time for the previous year, ... 21 10,887 00
 Number and amount of withdrawals, ... 525 59,730 38
 Number of accounts opened during the previous year, ... 66
 Number of accounts closed during the previous year, ... 100
 Amount of the expenses of the corporation during the previous year, ... 1,199 18
 Amount of treasurer's bonds, ... 25,000 00
 Date of examination by Commissioner, June 22.

PUBLIC FUNDS.

	Par Value.	Estimated Market Value.	Amount Invested.
Town Bonds —			
Hyde Park 6s, ...	\$15,000	\$15,450 00	\$15,000 00

BANK STOCK.

Revere Nat'l Bank, Boston, . .	\$6,000	\$6,540 00	\$6,000 00
Webster Nat'l Bank, Boston, . .	4,100	4,182 00	4,100 00
Atlas Nat'l Bank, Boston, . .	3,000	3,450 00,	3,000 00
Washington Nat'l Bank, Boston, .	1,000	1,300 00	1,000 00
Blackstone Nat'l Bank, Boston, .	2,700	2,889 00	2,700 00
Boston Nat'l Bank, Boston, . .	4,500	5,134 00	4,500 00
City Nat'l Bank, Boston, . . .	4,300	4,816 00	4,300 00
Columbian Nat'l Bank, Boston, .	2,000	2,700 00	2,000 00
Continental Nat'l Bank, Boston, .	4,000	4,000 00	4,000 00
Eagle Nat'l Bank, Boston, . . .	1,800	1,944 00	1,800 00
Everett Nat'l Bank, Boston, . .	2,000	2,180 00	2,000 00
Hide and Leather, Nat'l B'k, Boston,	2,500	2,775 00	2,500 00
Market Nat'l Bank, Boston, . .	3,000	3,180 00	3,000 00
Maverick Nat'l Bank, Boston, . .	1,300	1,950 00	1,300 00
Merchants' Nat'l Bank, Boston, .	2,300	3,036 00	2,300 00
North Nat'l Bank, Boston, . . .	1,200	1,416 00	1,200 00
Republic Nat'l Bank, Boston, . .	2,200	2,860 00	2,200 00
Shawmut Nat'l Bank, Boston, . .	3,200	3,712 00	3,200 00
State Nat'l Bank, Boston, . . .	3,800	4,104 00	3,800 00
Tremont Nat'l Bank, Boston, . .	2,300	2,484 00	2,300 00
Union Nat'l Bank, Boston, . . .	1,500	2,100 00	1,500 00

RAILROAD BONDS.

Eastern Railroad bonds, ...	\$25,000	\$12,593 75	\$25,000 00
Old Colony Railroad bonds, . .	10,000	11,050 00	10,000 00

CROCKER INSTITUTION FOR SAVINGS—TURNER'S FALLS.

Incorporated April 3, 1869. Number of corporators, 16.

GEORGE O. PEABODY, *President*.*Treasurer*, D. P. ABERCROMBIE.

STATEMENT.

LIABILITIES.		ASSETS.	Value on Books.
Deposits, ...	\$94,402 30	Bank stock, ...	\$4,800 00
Earnings, undivided, ...	1,468 91	Loans on bank stock, ...	900 00
Guarantee fund, ...	265 00	Loans on real estate, ...	66,080 00
Bills payable, ...	2,000 00	Loans on personal security, ...	17,825 00
		Loans to towns, ...	6,000 00
		Expense account, ...	7 00
		Deposit in bank, ...	2,284 21
		Premium account, ...	240 00
	\$98,136 21		\$98,136 21

Loans on Bank Stock—amount on each:

On 10 shares Crocker National Bank, Turner's Falls, ... \$900 00

Whole amount of interest or profits received or earned, ... \$5,614 85

Rate and amount of each semi-annual dividend	} 2½ per cent., . {	1,783 09
for the previous year, ...		1,979 15

Times for the dividends fixed by the by-laws: January and July.

Average annual per cent. of dividends for the term ending at the time of, and including, the last extra dividend: $5\frac{27}{100}$ per cent.

Cash on deposit in Banks:

Crocker National Bank, Turner's Falls, ... \$2,284 21

The total amount of loans with each specified rate of interest:

\$18,500, 6 per cent; \$72,305, 7 per cent.

Number of outstanding loans which are of an amount not exceeding three thousand dollars each, ... 57

Aggregate amount of the same, ... 49,105 00

Number of open accounts, ... 360

Number and am't of deposits received for the previous year, . 530 46,963 90

Number and amount of deposits of, and exceeding, three hundred dollars at any one time for the previous year, ... 35 17,898 94

Number and amount of withdrawals, ... 283 30,770 51

Number of accounts opened during the previous year, . . . 139

Number of accounts closed during the previous year, . . . 92

Amount of the expenses of the corporation during the previous year, ... 5,990 00

Amount of treasurer's bonds, ... 25,000 00

Date of examination by Commissioner, July 11.

BANK STOCK.

	Par Value.	Estimated Market Value.	Amount Invested.
Crocker Nat'l Band, Turner's Falls, .	\$3,300	\$3,382 50	\$3,300 00
Conway Nat'l Bank, Conway, . .	1,500	1,740 00	1,740 00

DANVERS SAVINGS BANK — DANVERS.

Incorporated 1850. Number of corporators, 42.

ISRAEL H. PUTNAM, *President.**Treasurer,* WILLIAM L. WESTON.

STATEMENT.

LIABILITIES.		ASSETS.	Value on Books.
Deposits, . . .	\$1,083,577 91	Public funds, ...	\$17,500 00
Earnings, undi- vided, . . .	13,607 94	Loans on public funds, . . .	1,100 00
Guarantee fund, . . .	6,953 69	Bank stock, ...	142,847 25
		Loans on bank stock, ...	25,675 00
		Loans on real estate, ...	620,225 59
		Real estate by foreclosure, . .	14,335 83
		Loans on personal security, . .	208,853 13
		Loans to counties, cities, or towns, ...	39,105 00
		Deposits in banks on interest, .	22,791 12
		Expense account, ...	11 50
		Cash on hand, ...	11,695 12
	<u>\$1,104,139 54</u>		<u>\$1,104,139 54</u>

Loans on Public Funds — amount on each:

On United States bonds, par value, \$1,300, ... \$1,100 00

Loans on Bank Stock — amount on each:

On 53 shares First National Bank, Danvers, ... \$4,475 00
 On 12 shares National Grand Bank, Marblehead, ... 1,200 00
 On 5 shares Naumkeag National Bank, Salem, ... 500 00
 On 50 shares City National Bank, Lynn, ... 5,000 00
 On 100 shares South Reading National Bank, Wakefield, ... 10,000 00
 On 50 shares Collateral Loan Co., Boston, ... 4,500 00

Estimated value of real estate, ... \$14,700 00

Amount of real estate held by foreclosure, ... 14,335 83

Cash on deposit in Banks:

Redemption National Bank, Boston, ... \$20,650 00
 Maverick National Bank, Boston, ... 2,141 12
 First National Bank, Danvers, ... 11,695 12

Whole amount of interest or profits received or earned, ... \$62,628 28

Rate and amount of each semi-annual dividend	$2\frac{1}{2}$ per cent.,	{ \$26,473 36
for the previous year,	$2\frac{1}{2}$ per cent.,	{ 26,403 01
Times for the dividends fixed by the by-laws: April 1 and October 1.		
The total amount of loans with each specified rate of interest:		
\$70,000, 5 per cent.; \$10,000, $5\frac{1}{2}$ per cent.; \$75,600, 6 per cent.;		
\$8,500, $6\frac{1}{2}$ per cent.; \$560,481, 7 per cent.; \$32,499, $7\frac{3}{10}$ per cent.;		
\$28,300, $7\frac{1}{2}$ per cent.; \$84,900, 8 per cent.		
Number of outstanding loans which are of an amount not exceeding three thousand dollars each,		323
Aggregate amount of the same,		314,104 74
Number of open accounts,		2,972
Number and am't of deposits received for the previous year,	1,100	94,015 00
Number and amount of deposits of, and exceeding, three hundred dollars at any one time for the previous year,	87	44,160 00
Number and amount of withdrawals,	1,395	144,236 81
Number of accounts opened during the previous year,	256	
Number of accounts closed during the previous year,	271	
Amount of the expenses of the corporation during the previous year,		2,775 00
Amount of treasurer's bonds,		24,000 00
Date of examination by Commissioner, July 20.		

PUBLIC FUNDS.

	Par Value.	Estimated Market Value.	Amount Invested.
United States 6 per cent. bonds of 1881,	\$17,500	\$19,263 00	\$17,500 00

BANK STOCK.

First Nat'l Bank, Danvers,	\$6,900	\$9,200 00	\$6,900 00
Tremont Nat'l Bank, Boston,	2,000	2,200 00	2,000 00
Atlas Nat'l Bank, Boston,	10,000	11,500 00	11,350 00
Continental Nat'l Bank, Boston,	1,000	1,020 00	1,080 00
Exchange Nat'l Bank, Boston,	8,000	12,640 00	8,000 00
Globe Nat'l Bank, Boston,	8,500	9,350 00	10,612 50
Howard Nat'l Bank, Boston,	6,800	7,650 00	6,800 00
Merchants' Nat'l Bank, Boston,	5,000	6,650 00	6,475 00
Revere Nat'l Bank, Boston,	10,000	10,900 00	10,000 00
Redemption Nat'l Bank, Boston,	6,500	8,450 00	7,901 25
State Nat'l Bank, Boston,	5,000	5,437 00	5,356 25
Traders' Nat'l Bank,	2,800	2,856 00	2,800 00
Washington Nat'l Bank, Boston,	2,500	3,275 00	2,500 00
Rockport Nat'l Bank, Rockport,	1,500	1,800 00	1,500 00
First Nat'l Bank, Salem,	700	840 00	700 00
First Nat'l Bank New Bedford,	12,500	12,468 75	14,947 25
Commerce Nat'l B'k, New Bedford,	7,500	7,837 50	8,962 50
Commerce Nat'l Bank, Boston,	8,000	9,200 00	8,000 00
Naunkeag Nat'l Bank, Salem,	500	750 00	500 00
Asiatic Nat'l Bank Salem,	18,000	25,200 00	18,000 00
Salem Nat'l Bank, Salem,	2,500	2,875 00	2,862 50
Warren Nat'l Bank, Peabody,	5,600	8,176 00	5,600 00

DEDHAM INSTITUTION FOR SAVINGS—DEDHAM.

Incorporated May, 1831. Number of corporators, 89.

WALDO COBURN, *President.**Treasurer,* CALVIN GUILD.

STATEMENT.

LIABILITIES.		ASSETS.	Value on Books.
Deposits, . . .	\$1,206,109 61	Public funds, ...	\$138,177 00
Earnings, undi- vided, . . .	67,264 65	Loans on public funds, . . .	12,500 00
Guarantee fund, . . .	8,954 90	Bank stock, ...	79,234 63
		Loans on bank stock, . . .	11,700 00
		Railroad bonds, ...	81,176 25
		Real estate by foreclosure, . .	26,500 00
		Loans on real estate, ...	843,735 00
		Loans on personal security, . .	15,425 00
		Loans to counties, cities, or towns, ...	29,850 00
		Deposits in banks on interest, .	44,031 28
	\$1,282,329 16		\$1,282,329 16

Loans on Public Funds—amount on each:

On United States bonds, par value, \$12,500, ... \$12,500 00

Loans on Bank Stock—amount on each:

On 10 shares Cambridge National Bank, ... \$900 00

On 30 shares Dedham National Bank, ... 1,800 00

On 90 shares Atlas National Bank, Boston, ... 9,000 00

Amount of real estate held by foreclosure, ... \$26,500 00

Estimated value of real estate, ... 29,000 00

Cash on deposit in Banks:

Dedham National Bank, Dedham, ... \$44,031 28

Whole amount of interest or profits received or earned, ... \$80,663 23

Rate and amount of each semi-annual dividend	} 2½ per cent.,	{ 28,315 49
for the previous year, ...		

Times for the dividends fixed by the by-laws: second Saturday in May and November.

Average annual per cent. of dividends for the term ending at the time of, and including, the last extra dividend, $6\frac{5}{100}$ per cent.

The total amount of loans with each specified rate of interest:

\$21,000, 4½ per cent.; \$20,000, 5 per cent.; \$5,000, 6 per cent.;

\$9,850, 6½ per cent.; \$710,800, 7 per cent.; \$105,885, 7½ per cent.;

\$37,375, 8 per cent.

Number of outstanding loans which are of an amount not exceeding three thousand dollars each, ... 397

Aggregate amount of the same, ... 498,210 00

Number of open accounts, ... 3,636

Number and am't of deposits received for the previous year, 1,418 140,668 31

Number and amount of deposits of, and exceeding, three hundred dollars at any one time for the previous year, ...	120	\$70,198 33
Number and amount of withdrawals, ...	1,905	175,837 34
Number of accounts opened during the previous year, ...	406	
Number of accounts closed during the previous year, ...	366	
Amount of the expenses of the corporation during the previous year, ...		3,264 26
Amount of treasurer's bonds, ...		10,000 00
Date of examination by Commissioner, May 18.		

PUBLIC FUNDS.

	Par Value.	Estimated Market Value.	Amount Invested.
United States bonds, 1881, ...	\$16,000	\$17,280 00	\$16,000 00
“ “ “ 5-20s, ...	55,000	58,877 50	55,000 00
City and Town Bonds —			
City of Manchester, N.H., ...	\$18,000	\$19,170 00	\$18,000 00
of Fall River, ...	10,000	10,200 00	9,517 00
of Charlestown, ...	6,000	6,720 00	5,992 50
of Boston, ...	2,000	5,080 00	1,975 00
of Portland, Me., ...	5,000	5,005 50	5,087 50
of Biddeford, Me., ...	5,000	5,125 00	5,050 00
Town of Melrose, ...	5,000	5,625 00	5,050 00
of Lincoln, ...	2,000	2,018 00	1,930 00
of Woburn, ...	5,000	5,500 00	4,875 00
of Malden, ...	10,000	11,000 00	9,700 00

BANK STOCK.

Dedham Nat'l Bank, Dedham, ...	\$12,600	\$15,120 00	\$12,987 50
Howard Nat'l Bank, Boston, ...	4,000	4,480 00	4,094 50
Blackstone Nat'l Bank, Boston, ...	10,000	10,700 00	10,115 87
State Nat'l Bank, Boston, ...	1,400	1,512 00	1,451 50
Union Nat'l Bank, Boston, ...	2,100	2,856 00	2,869 75
Globe Nat'l Bank, Boston, ...	1,000	1,100 00	1,065 00
Traders' Nat'l Bank, Boston, ...	5,000	5,100 00	5,146 38
People's Nat'l Bank, Boston, ...	6,000	8,820 00	5,930 00
Commerce Nat'l Bank, Boston, ...	10,000	10,700 00	14,115 87
Atlas Nat'l Bank, Boston, ...	10,000	11,500 00	11,237 75
Webster Nat'l Bank, Boston, ...	8,500	8,670 00	8,699 75
Shawmut Nat'l Bank, Boston, ...	3,300	3,894 00	3,967 13

RAILROAD BONDS.

Worcester and Nashua R.R. bonds, ...	\$10,000	\$10,000 00	\$9,700 00
Boston and Maine R.R. bonds, ...	23,000	25,370 00	24,403 75
Boston and Lowell R.R. bonds, ...	14,000	14,300 00	14,205 00
Old Colony Railroad bonds, ...	5,000	5,525 00	5,275 00
Eastern Railroad bonds, ...	28,000	14,000 00	27,592 50

DORCHESTER SAVINGS BANK—BOSTON.

Incorporated 1858. Number of corporators, 73.

WILLIAM POPE, *President*.*Treasurer*, J. FRANK POPE.

STATEMENT.

LIABILITIES.		ASSETS.	Value on Books.
Deposits, ...	\$440,989 41	Public funds, ...	\$24,500 00
Earnings, undivided, ...	13,201 37	Loans on public funds, ...	1,000 00
Guarantee fund, ...	750 00	Bank stock, ...	7,710 00
		Railroad bonds, ...	30,715 50
		Real estate, ...	6,000 00
		Real estate by foreclosure, ...	54,768 41
		Loans on real estate, ...	273,331 91
		Loans on personal security, ...	22,225 00
		Loans to counties, cities, or towns, ...	29,692 50
		Deposits in banks on interest, ...	4,285 86
		Cash on hand, ...	711 60
	\$454,940 78		\$454,940 78

Loans on Public Funds—amount on each:

On United States bonds, par value, \$1,000, ...	\$1,000 00
Amount invested in real estate, ...	\$6,000 00
Estimated value of real estate, ...	6,000 00
Amount of real estate held by foreclosure, ...	54,768 41
Estimated value of same, ...	54,768 41

Cash on deposit in Banks:

Atlas National Bank, Boston, ...	\$3,286 22
Blue Hill National Bank, Boston, ...	999 64

Whole amount of interest or profits received or earned, ...	\$33,631 68
Rate and amount of semi-annual dividend for the previous year, 2 per cent., ...	11,561 73
Times for the dividends fixed by the by-laws: May 1 and November 1.	

The total amount of loans with each specified rate of interest:

\$16,000, 6 per cent.; \$103,116.25, 7 per cent.; \$46,166.32, $7\frac{3}{10}$ per cent.; \$22,175, $7\frac{1}{2}$ per cent.; \$109,099.34, 8 per cent.

Number of outstanding loans which are of an amount not exceeding three thousand dollars each, ...	129
Aggregate amount of the same, ...	173,412 57
Number of open accounts, ...	1,573
Number and am't of deposits received for the previous year, ...	922 56,359 31
Number and amount of deposits of, and exceeding, three hundred dollars at any one time for the previous year, ...	38 22,492 94
Number and amount of withdrawals, ...	1,332 217,557 72
Number of accounts opened during the previous year, ...	136
Number of accounts closed during the previous year, ...	379

Amount of the expenses of the corporation during the previous
year, ... \$2,763 62

Amount of treasurer's bonds, ... 20,000 00

Date of examination by Commissioner, April 11.

PUBLIC FUNDS.

	Par Value.	Estimated Market Value.	Amount Invested.
United States bonds, 5-20s, 1867, .	\$24,500	\$26,408 75	\$24,500 00

BANK STOCK.

Union Nat'l Bank, Boston, . .	\$1,000	\$1,360 00	\$1,467 75
Atlas Nat'l Bank, Boston, . .	1,500	1,732 50	1,510 00
New England Nat'l Bank, Boston, .	2,300	3,087 75	3,005 25
Blue Hill Nat'l Bank, Boston, .	1,700	1,734 00	1,727 00

RAILROAD BONDS.

Old Colony Railroad bonds, 7s, .	\$15,000	\$16,200 00	\$16,006 25
Boston and Lowell R.R. bonds, 7s,	4,500	4,860 00	4,770 00
Eastern Railroad bonds, 3½s, . .	9,500	4,750 00	9,939 25

EAST BOSTON SAVINGS BANK—EAST BOSTON.

Incorporated April 26, 1848. Number of corporators, 28.

PHINEAS M. CRANE, M.D., *President*.*Treasurer*, ALBERT BOWKER.

STATEMENT.

LIABILITIES.		ASSETS.	Value on Books.
Deposits, . . .	\$2,262,649 41	Public funds, ...	\$105,100 00
Earnings, undi- vided, ...	112,600 37	Loans on public funds, ...	575 00
Guarantee fund, ...	5,856 45	Bank stock, ...	514,523 51
		Loans on bank stock, ...	216 00
		Railroad bonds, ...	8,525 00
		Real estate, ...	28,506 34
		Real estate by foreclosure, ...	124,524 71
		Loans on real estate, ...	1,281,969 51
		Loans on personal security, ...	179,625 00
		Loans on railroad stock, ...	1,000 00
		Deposit in bank on interest, ...	60,702 28
		Accrued interest, ...	65,330 54
		Expense account, ...	2,030 85
		Cash on hand, ...	8,477 49
	\$2,381,106 23		\$2,381,106 23

Loans on Public Funds—amount on each:

On United States bonds, par value \$575, ... \$575 00

Loans on Bank Stock—amount on each:

On 7 shares Union Market National Bank, Watertown, ... \$130 50

On 1 share State National Bank, Boston, ... 86 00

Loans on Railroad Stock—amount on each:

On 10 shares Boston and Providence Railroad, ... \$1,000 00

Amount invested in real estate, ... \$28,506 34

Estimated value of real estate, ... 30,000 00

Amount of real estate held by foreclosure, ... 124,524 71

Estimated value of real estate held by foreclosure, ... 124,524 71

Cash on deposit in Banks:

First Ward National Bank, Boston, ... \$27,437 25

Commerce National Bank, Boston, ... 33,265 03

Whole amount of interest or profits received or earned, ... 204,479 71

Rate and amount of each semi-annual dividend } $2\frac{1}{2}$ per cent., . . . { 57,696 85
for the previous year, ... } $2\frac{1}{2}$ per cent., . . . { 56,020 49

Times for the dividends fixed by the by-laws: third Wednesday of
January and July.

The total amount of loans with each specified rate of interest:

\$40,000, 4 per cent.; \$25,000, 5 per cent.; \$50,000, $5\frac{1}{2}$ per cent.;

\$16,500, 6 per cent.; \$363,050, 7 per cent.; \$94,471, $7\frac{1}{2}$ per cent.;

\$861,239, 8 per cent.

Number of outstanding loans which are of an amount not exceed-
ing three thousand dollars each, ... 590

Aggregate amount of the same, ... 787,902 33

Number of open accounts, ...	6,610	
Number and am't of deposits received for the previous year, 5,753	\$353,800	00
Number and amount of deposits of, and exceeding, three hundred dollars at any one time for the previous year, ...	240	132,582 00
Number and amount of withdrawals, ...	6,545	521,063 66
Number of accounts opened during the previous year, ...	979	
Number of accounts closed during the previous year, ...	1,411	
Amount of the expenses of the corporation during the previous year, ...	7,906	12
Amount of treasurer's bonds, ...	15,000	00
Amount of chief clerk's bonds, ...	10,000	00
Amount of clerk's bonds, ...	8,000	00
Date of examination by Commissioner, April 23.		

PUBLIC FUNDS.

	Par Value.	Estimated Market Value.	Amount Invested.
United States bonds, ...	\$90,000	\$96,000 00	\$105,100 00

BANK STOCK.

Atlas Nat'l Bank, Boston, ...	\$20,500	\$23,677 50	\$22,719 62
Boston Nat'l Bank, Boston, ...	20,000	22,850 00	22,596 66
Blackstone Nat'l Bank, Boston, ...	5,000	5,362 50	6,223 06
Boylston Nat'l Bank, Boston, ...	4,100	4,817 50	5,766 50
City Nat'l Bank, Boston, ...	15,000	17,287 50	16,177 50
Continental Nat'l Bank, Boston, ...	15,000	15,300 00	16,760 25
Commerce Nat'l Bank, Boston, ...	25,000	26,500 00	28,660 96
Eliot Nat'l Bank, Boston, ...	11,500	12,420 00	13,153 00
Exchange Nat'l Bank, Boston, ...	200	330 00	230 00
Eagle Nat'l Bank, Boston, ...	10,000	10,800 00	10,874 15
Freeman's Nat'l Bank, Boston, ...	40,000	43,300 00	49,465 00
Globe Nat'l Bank, Boston, ...	20,000	22,000 00	25,212 00
Howard Nat'l Bank, Boston, ...	20,000	22,525 00	21,500 00
Hide and Leather Nat'l Bank, Boston, ...	15,000	16,800 00	16,768 87
Market Nat'l Bank, ...	5,000	5,325 00	5,443 10
Massachusetts Nat'l Bank, Boston, ...	6,000	6,600 00	6,981 65
Merchants' Nat'l Bank, Boston, ...	15,000	20,080 50	18,253 37
Mt. Vernon Nat'l Bank, Boston, ...	2,400	2,796 00	3,064 25
North Nat'l Bank, Boston, ...	9,100	10,715 25	9,970 66
North America Nat'l Bank, Boston, ...	20,000	21,700 00	21,253 35
New England Nat'l Bank, Boston, ...	10,000	13,425 00	12,707 30
Redemption Nat'l Bank, Boston, ...	10,000	13,025 00	13,043 98
Revere Nat'l Bank, Boston, ...	20,000	21,800 00	23,119 56
Republic Nat'l Bank, Boston, ...	15,000	19,575 00	16,620 30
Suffolk Nat'l Bank, Boston, ...	20,000	24,200 00	23,833 75
Shoe and Leather Nat'l B'k, Boston, ...	6,400	7,584 00	8,103 13
State Nat'l Bank, Boston, ...	30,000	32,625 00	31,513 88
Second Nat'l Bank, Boston, ...	20,000	28,050 00	27,055 50
Traders' Nat'l Bank, Boston, ...	5,000	5,137 50	5,496 75
Tremont Nat'l Bank, Boston, ...	10,000	11,050 00	11,816 41
Webster Nat'l Bank, Boston, ...	5,000	5,112 50	5,139 00
Union Market Nat'l Bank, Boston, ...	10,000	8,000 00	10,000 00
Merchandise Nat'l Bank, Boston, ...	5,000	5,000 00	5,000 00

RAILROAD BONDS.

	Par Value.	Estimated Market Value.	Amount Invested.
Eastern Railroad, ...	\$10,000	\$5,038 00	\$5,525 00

EAST BRIDGEWATER SAVINGS BANK—EAST BRIDGEWATER.

Incorporated 1870. Number of corporators, 50.

HENRY HOBART, *President.**Treasurer,* ISAAC N. NUTTER.

STATEMENT.

LIABILITIES.		ASSETS.	Value on Books.
Deposits, ...	\$110,418 31	Public funds, ...	\$15,600 90
Earnings, undivided, ...	3,512 32	Bank stock, ...	20,768 00
Guarantee fund, ...	270 22	Railroad bonds, ...	8,000 00
Other liabilities, ...	558 58	Loans on real estate, ...	53,003 67
		Loans on personal security, ...	12,450 00
		Deposit in banks on interest, ...	4,414 94
		Expense account, ...	176 90
		Safe, ...	370 00
		Cash on hand, ...	5 02
	<u>\$114,789 43</u>		<u>\$114,789 43</u>

Cash on deposit in Banks:

New England Trust Co., Boston, ... \$4,414 94

Whole amount of interest or profits received or earned, ... \$6,825 69

Rate and amount of each semi-annual dividend	} 2½ per cent.,	{	2,429 08
for the previous year, ...			2,606 73

Times for the dividends fixed by the by-laws: January and July.

Average annual per cent. of dividends for the term ending at the time of, and including, the last extra dividend: 6 per cent.

The total amount of loans with each specified rate of interest:

\$5,000, 3½ per cent.; \$31,600, 6 per cent.; \$52,453, 7 per cent.

Number of outstanding loans which are of an amount not exceeding three thousand dollars each, ... 102

Aggregate amount of the same, ... 54,453 67

Number of open accounts, ... 539

Number and am't of deposits received for the previous year, . 392 29,204 40

Number and amount of deposits of, and exceeding, three hundred dollars at any one time for the previous year, ... 21 11,387 95

Number and amount of withdrawals, ... 340 25,996 31

Number of accounts opened during the previous year, ... 125

Number of accounts closed during the previous year, ... 87

Amount of the expenses of the corporation during the previous year, ... 313 18

Amount of treasurer's bonds, ... 10,000 00

Date of examination by the Commissioner, June 8.

PUBLIC FUNDS.

	Par Value.	Estimated Market Value.	Amount Invested.
State bonds—New Hampshire, .	\$3,000	\$3,322 50	\$3,322 50
City and Town Bonds—			
City of Rockland, Me., . . .	\$500	\$500 00	\$455 00
of Bath, Me., . . .	6,000	6,300 00	6,080 00
of Fall River, . . .	2,000	2,000 00	1,903 40
of Cambridge, . . .	2,000	2,100 00	1,940 00
Town of Woburn, . . .	2,000	2,100 00	1,900 00

BANK STOCK.

Market Nat'l Bank, Boston, . .	\$2,000	\$2,130 00	\$2,317 50
Nat'l City Bank, Boston, . .	2,000	2,300 00	2,276 75
Shawmut Nat'l Bank, Boston, . .	1,000	1,150 00	1,167 50
Hamilton Nat'l Bank, Boston, . .	1,000	1,150 00	1,250 00
Home Nat'l Bank, Brockton, . .	4,000	4,200 00	4,580 00
Fourth Nat'l Bank, Boston, . .	2,000	1,800 00	2,000 00
Tremont Nat'l Bank, Boston, . .	3,000	3,300 00	3,480 00
Commonwealth Nat'l Bank, Boston,	1,000	1,075 00	1,225 00
State Nat'l Bank, Boston, . .	2,200	2,420 00	2,471 25

RAILROAD BONDS.

Old Colony Railroad bonds, . .	\$3,000	\$3,090 00	\$3,000 00
Eastern Railroad bonds, . .	5,000	2,500 00	5,000 00

EAST CAMBRIDGE FIVE CENTS SAVINGS BANK—EAST CAMBRIDGE.

Incorporated 1854. Number of corporators, 46.

GEO. STEVENS, *President*.*Treasurer*, SAMUEL SLOCOMB.

STATEMENT.

LIABILITIES.		ASSETS.	Value on Books.
Deposits, ...	\$933,690 02	Public funds, ...	\$29,000 00
Earnings, undivided, ...	7,187 20	Bank stock, ...	127,677 30
Profit and loss, ...	2,500 00	Loans on bank stock, ...	14,479 21
Guarantee fund, ...	7,166 89	Railroad bonds, ...	69,000 00
		Real estate, ...	7,000 00
		Real estate by foreclosure, ...	16,967 25
		Loans on real estate, ...	650,759 00
		Loans on personal security, ...	15,300 00
		Deposits in bank on interest, ...	19,301 24
		Expense account, ...	68 83
		Cash on hand, ...	991 28
	\$950,544 11		\$950,544 11

Loans on Bank Stock—amount on each:

On 75 shares Lechmere National Bank, ...	\$9,379 21
On 10 shares Lechmere National Bank, and 15 shares Cambridge National Bank, ...	3,000 00
On 17 shares Lechmere National Bank, ...	1,700 00
On 2 shares North National Bank, 1 share Webster National Bank, and 1 share Tremont National Bank, Boston, ...	400 00

Amount invested in real estate, ...	\$7,000 00
Estimated value of real estate, ...	8,000 00
Amount of real estate held by foreclosure, ...	16,967 25
Estimated value, ...	16,967 25

Cash on deposit in Banks:

Lechmere National Bank, Cambridge, ...	\$19,301 24
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Whole amount of interest or profits received or earned, ...	\$61,798 32
Rate and amount of each semi-annual dividend } $2\frac{1}{2}$ per cent., ...	21,677 06
for the previous year, ... } $2\frac{1}{2}$ per cent., ...	22,067 21
Times for the dividends fixed by the by-laws: April 15 and October 15.	

Average annual per cent. of dividends for the term ending at the time of, and including, the last extra dividend, $7\frac{1}{2}$ per cent.

The total amount of loans with each specified rate of interest:

\$15,279.21, 6 per cent.; \$16,500, $6\frac{1}{2}$ per cent.; \$580,234, 7 per cent.; \$69,525, 8 per cent.

Number of outstanding loans which are of an amount not exceeding three thousand dollars each, ... 311

Aggregate amount of the same, ... 388,859 00

Number of open accounts, ...	3,531	
Number and am't of deposits received for the previous year, 3,657	\$222,032	86
Number and amount of deposits of, and exceeding, three hundred dollars at any one time for the previous year, ...	122	69,871 77
Number and amount of withdrawals, ...	3,446	210,940 62
Number of accounts opened during the previous year, ...	638	
Number of accounts closed during the previous year, ...	649	
Amount of the expenses of the corporation during the previous year, ...		1,800 00
Amount of treasurer's bonds, ...		20,000 00
Date of examination by Commissioner, May 21.		

PUBLIC FUNDS.

	Par Value.	Estimated Market Value.	Amount Invested.
City Bonds—			
City of Lawrence, ...	\$5,000	\$5,250 00	\$5,000 00
of Hartford, Conn., ...	5,000	5,000 00	5,000 00
of Cambridge, ...	19,000	20,710 00	19,000 00

BANK STOCK.

Atlas Nat'l Bank, Boston, ...	\$700	\$805 00	\$700 00
Blackstone Nat'l Bank, Boston, ...	7,200	7,632 00	7,200 00
Boston Nat'l Bank, Boston, ...	6,300	7,056 00	7,283 30
Bunker Hill Nat'l Bank, Boston, ...	4,100	6,970 00	4,100 00
Commerce Nat'l Bank, Boston, ...	9,000	9,540 00	9,000 00
Commonwealth Nat'l Bank, Boston, ...	4,000	4,240 00	4,000 00
Continental Nat'l Bank, Boston, ...	3,000	3,000 00	3,000 00
Eliot Nat'l Bank, Boston, ...	1,200	1,296 00	1,200 00
Exchange Nat'l Bank, Boston, ...	1,600	2,640 00	2,156 00
Faneuil Hall Nat'l Bank, Boston, ...	2,000	2,600 00	2,000 00
First Ward Nat'l Bank, Boston, ...	5,000	4,151 00	5,000 00
Globe Nat'l Bank, Boston, ...	2,100	2,310 00	2,100 00
Hide and Leather Nat'l B'k, Boston, ...	7,500	8,325 00	7,500 00
Howard Nat'l Bank, Boston, ...	6,000	6,720 00	6,000 00
Massachusetts Nat'l Bank, Boston, ...	500	575 00	500 00
Merchants' Nat'l Bank, Boston, ...	5,000	6,650 00	5,450 00
Metropolitan Nat'l Bank, Boston, ...	4,000	3,680 00	3,760 00
New England Nat'l Bank, Boston, ...	2,000	2,680 00	2,360 00
North Nat'l Bank, Boston, ...	1,900	2,223 00	1,900 00
No. America Nat'l Bank, Boston, ...	500	540 00	500 00
Redemption Nat'l Bank, Boston, ...	1,000	1,300 00	1,000 00
Republic Nat'l Bank, Boston, ...	5,800	7,540 00	5,800 00
Revere Nat'l Bank, Boston, ...	5,000	5,450 00	5,000 00
Third Nat'l Bank, Boston, ...	5,500	6,105 00	5,500 00
Tremont Nat'l Bank, Boston, ...	7,600	8,360 00	7,600 00
Union Nat'l Bank, Boston, ...	500	680 00	500 00
Webster Nat'l Bank, Boston, ...	6,700	6,700 00	6,700 00
Cambridge City Nat'l Bank, ...	2,600	4,160 00	2,600 00
Charles River Nat'l B'k, Cambridge, ...	2,400	4,080 00	2,400 00

BANK STOCK — Concluded.

	Par Value.	Estimated Market Value.	Amount Invested.
Lechmere Nat'l Bank, Cambridge, .	\$3,800	\$6,270 00	\$3,800 00
Newton Nat'l Bank, Newton, . .	1,300	1,560 00	1,300 00
Concord Nat'l Bank, Concord, . .	3,300	4,620 00	3,568 00
Fall River Nat'l Bank, Fall River, .	1,100	1,485 00	1,100 00
First Nat'l Bank, Malden, . . .	2,500	2,875 00	2,500 00
First Nat'l Bank, Marlborough, . .	2,000	2,400 00	2,000 00
Merchants' of Newburyport, . . .	600	720 00	600 00

RAILROAD BONDS.

Eastern Railroad bonds, ...	\$8,500	\$4,250 00	\$4,000 00
Boston and Albany Railroad Bonds, .	50,000	57,500 00	50,000 00
Old Colony and Newport R.R. bonds, .	15,000	15,300 00	15,000 00

EASTHAMPTON SAVINGS BANK — EASTHAMPTON.

Incorporated 1869. Number of corporators, 32.

EDMUND H. SAWYER, *President*.*Treasurer*, SAMUEL T. SEELYE.

STATEMENT.

LIABILITIES.		ASSETS.	Value on Books.
Deposits, ...	\$205,592 68	Loans on public funds, ...	\$50 00
Earnings, undivided, ...	515 75	Bank stock, ...	58,554 78
Guarantee fund, ...	850 00	Loans on bank stock, ...	2,000 00
		Loans on real estate, ...	117,490 00
		Loans on personal security, ...	24,750 00
		Expense account, ...	147 00
		Cash on hand, ...	3,966 65
	<u>\$206,958 43</u>		<u>\$206,958 43</u>

Loan on Public Funds — amount on each:

On United States bond, par value, \$500, ... \$50 00

Loans on Bank Stock — amount on each:

On 20 shares First National Bank, Easthampton, ... \$2,000 00

Cash on deposit in Banks:

First National Bank, Easthampton, ... \$3,966 65

Whole amount of interest or profits received or earned, ... \$11,709 55

Rate and amount of each semi-annual dividend	} 2½ per cent.,	} {	4,213 56
for the previous year, ...			

Times for the dividends fixed by the by-laws: January and July.

Average annual per cent. of dividends for the term ending at the time of, and including, the last extra dividend: $6\frac{1}{2}$ per cent.

The total amount of loans with each specified rate of interest:

\$4,000, 6 per cent.; \$140,240, $6\frac{1}{2}$ per cent.

Number of outstanding loans which are of an amount not exceeding three thousand dollars each, ... 147

Aggregate amount of the same, ... \$115,740 00

Number of open accounts, ... 836

Number and am't of deposits received for the previous year, . 781 53,874 17

Number and amount of deposits of, and exceeding, three hundred dollars at any one time for the previous year, . . . 44 24,130 12

Number and amount of withdrawals, ... 466 33,395 78

Number of accounts opened during the previous year, . . 202

Number of accounts closed during the previous year, . . 106

Amount of the expenses of the corporation during the previous year, ... 658 40

Amount of treasurer's bonds, ... 10,000 00

Date of examination by Commissioner, July 24.

BANK STOCK.

	Par Value.	Estimated Market Value.	Amount Invested.
First Nat'l Bank, Easthampton, .	\$17,900	\$22,375 00	\$21,983 50
First Nat'l Bank, Northampton, .	7,600	10,336 00	10,519 00
First Nat'l Bank, Lynn, ...	4,400	5,016 00	5,256 00
Holyoke Nat'l Bank Holyoke, . .	7,200	7,776 00	8,026 00
Blackstone Nat'l Bank, Boston, .	3,000	3,180 00	3,949 50
Second Nat'l Bank, Boston, . .	2,000	2,740 00	3,018 75
North Nat'l Bank, Boston, . . .	2,000	2,400 00	2,447 50
Commerce Nat'l Bank, Boston, .	1,000	1,070 00	1,154 53
Wachusett Nat'l B'k, Fitchb'g, new,	2,200	2,332 00	2,200 00

EAST WEYMOUTH FIVE CENTS SAVINGS BANK — EAST WEYMOUTH.

Incorporated 1872. Number of corporators, 31.

JOHN P. LOVELL, *President*.*Treasurer*, NATHAN CANTERBURY.

STATEMENT.

LIABILITIES.		ASSETS.	Value on Books.
Deposits, ...	\$90,459 78	Public funds, ...	\$5,060 00
Earnings, undivided, ...	4,107 69	Bank stock, ...	3,000 00
Guarantee fund, ...	186 97	Railroad bonds, ...	2,047 33
		Loans on real estate, ...	69,450 00
		Loans on personal security, ...	3,970 00
		Loans to counties, cities, or towns, ...	8,000 00
		Deposit in bank on interest, ...	2,880 80
		Expense account, ...	86 83
		Cash on hand, ...	259 48
	<u>\$94,754 44</u>		<u>\$94,754 44</u>

Cash on deposit in Banks:

Merchandise National Bank, Boston, ... \$2,880 80

Whole amount of interest or profits received or earned, ... \$5,895 97

Rate and amount of each semi-annual dividend	} 2½ per cent.,	{	1,808 84
for the previous year, ...			2,056 25

Times for the dividends fixed by the by-laws: April 1 and October 1.

Average annual per cent. of dividends for the term ending at the time of, and including, the last extra dividend: 7½ per cent.

The total amount of loans with each specified rate of interest:

\$5,000, 5 per cent.; \$12,550, 6 per cent.; \$25,760, 7 per cent.;

\$22,875, 7½ per cent.; \$20,700, 8 per cent.

Number of outstanding loans which are of an amount not exceeding three thousand dollars each, ... 86

Aggregate amount of the same, ... 76,350 00

Number of open accounts, ... 452

Number and am't of deposits received for the previous year, 305 38,721 64

Number and amount of deposits of, and exceeding, three hundred dollars at any one time for the previous year, ... 40 23,406 00

Number and amount of withdrawals, ... 98 19,851 62

Number of accounts opened during the previous year, ... 120

Number of accounts closed during the previous year, ... 98

Amount of the expenses of the corporation during the previous year, ... 330 00

Amount of treasurer's bonds, ... 10,000 00

Date of examination by Commissioner, May 18.

PUBLIC FUNDS.

	Par Value.	Estimated Market Value.	Amount Invested.
City Bonds—			
City of Charlestown, . . .	\$3,000	\$3,060 00	\$3,060 00
of Portland, Me., . . .	2,000	2,200 00	2,000 00

BANK STOCK.

Merchandise Nat'l Bank, Boston, .	\$2,000	\$2,045 00	\$2,000 00
Central Nat'l Bank, Boston, . .	1,000	1,000 00	1,000 00

RAILROAD BONDS.

Old Colony, ...	\$2,000	\$2,050 00	\$2,047 33
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ELIOT FIVE CENTS SAVINGS BANK — BOSTON.

Incorporated February 4, 1864. Number of corporators, 75.

WM. C. APPLETON, *President*.*Treasurer*, GEO. C. LEACH.

STATEMENT.

LIABILITIES.		ASSETS.	Value on Books.
Deposits, . . .	\$1,368,126 58	Public funds, ...	\$286,750 00
Earnings, undi- vided, . . .	10,956 42	Loans on public funds, . . .	23,000 00
Interest, . . .	2,640 70	Bank stock, ...	55,400 00
Real estate in- come, . . .	265 49	Loans on bank stock, . . .	2,700 00
Guarantee fund, . . .	5,155 56	Railroad bonds, ...	60,000 00
Tax account, . . .	5,400 00	Real estate by foreclosure, . . .	36,261 74
Suspense acc't, . . .	228 13	Loans on real estate, . . .	816,850 00
		Loans on personal security, . . .	100,000 00
		Loans on railroad stock, . . .	3,000 00
		Loans to counties, cities, or towns, ...	1,500 00
		Expense account, ...	379 85
		Tax titles of real estate, . . .	947 66
		Cash on hand, ...	5,783 63
	\$1,392,572 88		\$1,392,572 88

Loans on Public Funds — amount on each :

On United States bonds, par value, \$20,000, ...	\$20,000 00
On Town of Westborough, par value, \$3,000, ...	3,000 00

Loans on Bank Stock — amount on each :

On 27 shares People's National Bank, Boston, ...	\$2,700 00
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Loans on Railroad Stock — amount on each :

On 41 shares Old Colony and Newport Railroad, ...	\$3,000 00
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Real estate by foreclosure, ...	\$36,261 74
Assessed valuation, ...	34,600 00

Cash on deposit in Banks :

People's National Bank, Boston, ...	\$2,195 62
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Whole amount of interest or profits received or earned, ...	\$89,607 11
Rate and amount of each semi-annual dividend } $2\frac{1}{2}$ per cent., . . . {	32,661 06
for the previous year, ... } 2 per cent., . . . {	26,248 56

Times for the dividends fixed by the by-laws: second Wednesday of April and October.

Average annual per cent. of dividends for the term ending at the time of, and including, the last extra dividend: 7 per cent.

The total amount of loans with each specified rate of interest:

\$25,500, 4 per cent.; \$93,000, 5 per cent.; \$187,200, 6 per cent.;
\$14,000, $6\frac{1}{2}$ per cent.; \$406,950, 7 per cent.; \$120,800., $7\frac{1}{2}$ per
cent.; \$13,800, $7\frac{3}{10}$ per cent.; \$88,300, 8 per cent.

Number of outstanding loans which are of an amount not exceed-
ing three thousand dollars each, ... 137

Aggregate amount of the same, ... 247,350 00

Number of open accounts, ...	5,196	
Number and am't of deposits received for the previous year, ...	4,332	\$301,500 72
Number and amount of deposits of, and exceeding, three hundred dollars at any one time for the previous year, ...	191	111,446 00
Number and amount of withdrawals, ...	4,185	289,637 41
Number of accounts opened during the previous year, ...	709	
Number of accounts closed during the previous year, ...	750	
Amount of the expenses of the corporation during the previous year, ...		6,053 91
Amount of treasurer's bonds, ...		5,000 00
Date of examination by Commissioner, February 26.		

PUBLIC FUNDS.

	Par Value.	Estimated Market Value.	Amount Invested.
United States bonds, 4½ per ct., gold,	\$62,750	\$65,754 15	\$62,750 00
State of Maine bonds, 6 per ct.,	\$1,000	\$1,120 00	\$1,000 00
of New Hampshire bonds, “	5,000	5,600 00	5,000 00
City and Town Bonds —			
City of Portland, ... 6 per ct.,	\$5,000	\$5,200 00	\$5,000 00
of Fall River, ... “	15,000	16,275 00	15,000 00
of Cambridge, ... “	10,000	11,000 00	10,000 00
of Chelsea, ... “	18,000	19,440 00	18,000 00
of Lawrence, ... “	20,000	21,200 00	20,000 00
of Lowell, ... “	18,000	19,080 00	18,000 00
of Somerville, ... 6½ per ct.,	10,000	11,000 00	10,000 00
of Taunton, ... 6 per ct.,	21,000	22,260 00	21,000 00
of Springfield, ... “	20,000	21,600 00	20,000 00
of Lynn, ... 5 per ct.,	5,000	5,050 00	5,000 00
of Portsmouth, N.H., 6 per ct.,	20,000	20,800 00	20,000 00
of Dover, N.H., ... “	5,000	5,150 00	5,000 00
of Bangor, Me., ... “	4,000	4,120 00	4,000 00
Town of Woburn, ... “	8,000	8,800 00	8,000 00
of Hingham, ... 5 per ct.,	4,000	4,000 00	4,000 00
of Beverly, ... 5½ per ct.,	10,000	10,300 00	10,000 00
City of Lynn, note, ... 7 per ct.	25,000	25,000 00	25,000 00

BANK STOCK.

People's Nat'l Bank, Boston, ...	\$13,000	\$19,207 00	\$13,000 00
Atlantic Nat'l Bank, Boston, ...	1,000	1,330 00	1,000 00
Atlas Nat'l Bank, Boston, ...	7,000	8,085 00	7,000 00
Columbian Nat'l Bank, Boston, ...	2,000	2,800 00	2,000 00
Continental Nat'l Bank, Boston, ...	5,000	5,037 50	5,000 00
Eagle Nat'l Bank, Boston, ...	1,000	1,062 25	1,000 00
Eliot Nat'l Bank, Boston, ...	1,000	1,085 00	1,000 00
Howard Nat'l Bank, Boston, ...	1,300	1,404 00	1,300 00
Market Nat'l Bank, Boston, ...	3,000	3,180 00	3,000 00
Merchants' Nat'l Bank, Boston, ...	3,000	3,990 00	3,000 00
Mt. Vernon Nat'l Bank, Boston, ...	6,100	7,106 50	6,100 00

BANK STOCK — Concluded.

Maverick Nat'l Bank, Boston, . . .	\$600	\$904 50	\$600 00
Naumkeag Nat'l Bank, Salem, . . .	1,000	1,520 00	1,000 00
State Nat'l Bank, Boston, . . .	1,400	1,519 00	1,400 00
Shawmut Nat'l Bank, Boston, . . .	4,300	5,074 00	4,300 00
Nat'l Bank of Commerce, Boston, . .	1,700	1,785 00	1,700 00
Nat'l Bank of No. America, Boston, .	1,000	1,070 00	1,000 00
Nat'l Bank of Redemption, Boston, .	2,000	2,600 00	2,000 00

RAILROAD BONDS.

Cape Cod Railroad bonds, . . .	\$15,000	\$16,050 00	\$15,000 00
Old Colony Railroad Bonds, . . .	15,000	15,300 00	15,000 00
Boston and Lowell Railroad bonds, .	30,000	32,100 00	30,000 00

EMIGRANT SAVINGS BANK — BOSTON.

Incorporated 1870. Number of corporators, 48.

CHAS. F. DONNELLY, *President*.*Treasurer*, JAMES HAVEY.

STATEMENT.

LIABILITIES.		ASSETS.	Value on Books.
Deposits, . . .	\$2,285,417 48	Public funds, ...	\$196,218 75
Earnings, undi- vided, . . .	25,244 33	Real estate, ...	289,979 64
Guarantee fund, . . .	6,094 54	Real estate by foreclosure, . .	237,960 40
Suspense, . . .	3,531 63	Loans on real estate, ...	1,426,363 77
		Loans on personal security, . .	65,450 00
		Expense account, ...	3,263 65
		Deposit in banks on interest, .	84,625 36
		Furniture and fixtures, . . .	11,691 91
		Cash on hand, ...	4,734 50
	\$2,320,287 98		\$2,320,287 98

Amount invested in real estate, ...	\$289,979 64
Estimated value of real estate, ...	289,979 64
Amount of real estate held by foreclosure, ...	237,960 40
Estimated value of real estate held by foreclosure, ...	240,000 00

Cash on deposit in Banks:

Boston National Bank, Boston, ...	\$84,625 36
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Whole amount of interest or profits received or earned, ...	\$139,531 38
Rate and amount of each semi-annual dividend { $2\frac{1}{2}$ per cent., . . .	{ 56,607 99
for the previous year, ... { $2\frac{1}{2}$ per cent., . . .	{ 55,144 67
Times for the dividends fixed by the by-laws: third Wednesday of May and November.	

The total amount of loans with each specified rate of interest:

\$308,300, 6 per cent.; \$76,600, $6\frac{1}{2}$ per cent.; \$377,878.77, 7 per cent.; \$8,500, $7\frac{1}{4}$ per cent.; \$83,385, $7\frac{3}{10}$ per cent.; \$277,850, $7\frac{1}{2}$ per cent.; \$330,300, 8 per cent.

Number of outstanding loans which are of an amount not exceeding three thousand dollars each, ... 196

Aggregate amount of the same, ... \$312,572 00

Number of open accounts, ... 7,103

Number and am't of deposits received for the previous year, 7,540 600,696 18

Number and amount of deposits of, and exceeding, three hundred dollars at any one time for the previous year, . . . 370 206,721 14

Number and amount of withdrawals, ... 8,470 722,523 75

Number of accounts opened during the previous year, . 1,222

Number of accounts closed during the previous year, . 1,792

Amount of the expenses of the corporation during the previous year, ... 7,189 30

Amount of treasurer's bonds, ... 20,000 00

Date of examination by Commissioner, March 23.

PUBLIC FUNDS.

	Par Value.	Estimated Market Value.	Amount Invested.
United States bonds, 5 per cent, gold,	\$100,000	\$107,000 00	\$117,506 25
State bonds, Massachusetts 5s, gold,	\$10,000	\$11,000 00	\$11,425 00
City Bonds—			
City of Boston 5s, gold, . . .	\$35,000	\$38,325 00	\$38,975 00
of Boston, currency 6s, . . .	25,000	28,000 00	28,312 50

ESSEX SAVINGS BANK — LAWRENCE.

Incorporated March 12, 1847. Number of corporators, 46.

GEORGE D. CABOT, *President.**Treasurer,* JAMES H. EATON.

STATEMENT.

LIABILITIES.		ASSETS.	Value on Books.
Deposits, . . .	\$3,266,242 31	Public funds, ...	\$325,500 00
Earnings, undi- vided, . . .	31,291 30	Bank stock, ...	305,350 00
Guarantee fund, . . .	10,000 00	Loans on bank stock, ...	9,300 00
		Railroad bonds, ...	350,000 00
		Real estate, ...	35,000 00
		Real estate by foreclosure, ...	20,000 00
		Loans on real estate, ...	1,907,218 20
		Loans on personal security, ...	256,855 43
		Deposit in banks on interest, ...	87,975 66
		Cash on hand, ...	10,334 32
	\$3,307,533 61		\$3,307,533 61

Loans on Bank Stock — amount on each :

On 101 shares Lawrence National Bank, Lawrence, ... \$9,300 00

Amount invested in real estate, ... \$35,000 00

Estimated value of real estate, ... 45,000 00

Amount of real estate held by foreclosure, ... 20,000 00

Estimated value of real estate held by foreclosure, ... 24,000 00

Cash on deposit in Banks :

Hide and Leather National Bank, Boston, ... \$87,975 66

Whole amount of interest or profits received or earned, ... \$206,630 08

Rate and amount of each semi-annual dividend	} 2½ per cent., . . . {	\$77,283 46
for the previous year, ...		

	} 2½ per cent., . . . {	78,000 53

Times for the dividends fixed by the by-laws: April and October.

Average annual per cent. of dividends for the term ending at the

time of, and including, the last extra dividend: $7\frac{22}{100}$ per cent.

The total amount of loans with each specified rate of interest:

\$10,000, 5 per cent.; \$297,092, 6 per cent.; \$105,000, 6½ per cent.;

\$1,693,281.63, 7 per cent.; \$68,000, 7½ per cent.

Number of outstanding loans which are of an amount not exceed-

ing three thousand dollars each, ... 424

Aggregate amount of the same, ... 638,668 43

Number of open accounts, ... 9,089

Number and am't of deposits received for the previous year, 8,069 519,804 11

Number and amount of deposits of, and exceeding, three hundred
dollars at any one time for the previous year, ... 390 221,013 32

Number and amount of withdrawals, ... 5,547 671,163 89

Number of accounts opened during the previous year, ... 1,691

Number of accounts closed during the previous year, ... 1,549

Amount of the expenses of the corporation during the previous year, ...	\$6,633 74
Amount of treasurer's bonds, ...	25,000 00
Date of examination by Commissioner, June 19.	

PUBLIC FUNDS.

	Par Value.	Estimated Market Value.	Amount Invested.
United States currency bonds, 6s, . .	\$80,000	\$96,600 00	\$80,000 00
“ “ bonds, 1881, . .	70,000	77,000 00	70,000 00
City and Town Bonds—			
City of Lawrence, ...	\$16,000	\$16,640 00	\$16,000 00
of Boston, ...	10,000	11,100 00	10,000 00
of Lynn, ...	50,000	54,000 00	50,000 00
of Fall River, ...	25,000	27,000 00	25,000 00
of Somerville, ...	25,000	26,000 00	25,000 00
of Rockland, Me., ...	15,000	15,600 00	15,000 00
of Bath, Me., ...	5,000	5,200 00	5,000 00
of Portland, Me., ...	5,000	5,200 00	5,000 00
of Bangor, Me., ...	5,000	5,250 00	5,000 00
Town of Weymouth, ...	10,000	10,100 00	10,000 00
of Holden, ...	9,500	9,595 00	9,500 00

BANK STOCK.

Atlas Nat'l Bank, Boston, . .	\$13,000	\$14,950 00	\$13,000 00
Atlantic Nat'l Bank, Boston, . .	4,000	5,320 00	4,000 00
Bay State Nat'l Bank, Lawrence, . .	22,500	30,000 00	22,500 00
Boston Nat'l Bank, Boston, . .	3,000	3,375 00	3,000 00
Commonwealth Nat'l Bank, Boston, .	4,000	4,270 00	4,000 00
Commerce Nat'l Bank, Boston, . .	10,000	10,600 00	10,000 00
Continental Nat'l Bank, ...	2,000	2,015 00	2,000 00
City Nat'l Bank, Boston, ...	13,000	14,950 00	13,000 00
Eleventh Ward Nat'l Bank, Boston, .	4,600	3,680 00	4,600 00
Eliot Nat'l Bank, Boston, ...	8,000	8,680 00	8,000 00
Everett Nat'l Bank, Boston, ...	10,000	10,900 00	10,000 00
Howard Nat'l Bank, Boston, ...	23,200	26,042 00	23,200 00
Hide and Leather Nat'l B'k, Boston, .	10,000	11,100 00	10,000 00
Massachusetts Nat'l Bank, Boston, . .	3,750	4,125 00	3,750 00
Maverick Nat'l Bank, Boston, ...	5,100	7,650 00	5,100 00
Merchants' Nat'l Bank, Boston, . .	20,000	21,700 00	20,000 00
North America Nat'l Bank, Boston, .	15,000	16,275 00	15,000 00
North Nat'l Bank, Boston, ...	10,000	11,850 00	10,000 00
Revere Nat'l Bank, Boston, ...	30,000	32,700 00	30,000 00
Republic Nat'l Bank, Boston, ...	25,000	32,625 00	25,000 00
Shawmut Nat'l Bank, Boston, ...	2,700	3,186 00	2,700 00
Suffolk Nat'l Bank, Boston, ...	9,000	10,890 00	9,000 00
State Nat'l Bank, Boston, ...	9,900	10,692 00	9,900 00
Tremont Nat'l Bank, Boston, ...	10,000	11,050 00	10,000 00
Traders' Nat'l Bank, Boston, ...	7,000	7,192 00	7,000 00
Union Nat'l Bank, Boston, ...	1,000	1,360 00	1,000 00
Webster Nat'l Bank, Boston, ...	25,000	25,250 00	25,000 00
Mount Vernon Nat'l Bank, Boston, . .	4,600	5,359 00	4,600 00

RAILROAD BONDS.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston and Maine Railroad bonds, .	\$250,000	\$276,250 00	\$250,000 00
Boston and Lowell Railroad bonds, .	50,000	53,000 00	50,000 00
Eastern Railroad bonds, ...	53,500	26,950 00	50,000 00

FAIRHAVEN INSTITUTION FOR SAVINGS—FAIRHAVEN.

Incorporated 1832. Number of corporators, 43.

J. F. TERRY, *President*.*Treasurer*, CHARLES DREW.

STATEMENT.

LIABILITIES.		ASSETS.	Value on Books.
Deposits, . . .	\$1,120,639 96	Public funds, ...	\$92,225 00
Surplus, . . .	6,000 00	Loans on public funds, . . .	250 00
Guarantee fund, . . .	4,136 75	Bank stock, ...	270,060 00
Other liabilities, . . .	1,130 73	Loans on bank stock, ...	9,805 04
		Railroad bonds, ...	45,000 00
		Real estate, ...	31,157 22
		Loans on real estate, ...	219,330 00
		Loans on personal security, .	378,565 34
		Loans to counties, cities, or towns, ...	23,500 00
		Loans to banks on interest, .	36,000 00
		Expense account, ...	62
		Interest accrued, ...	20,666 35
		Cash on hand, ...	5,347 87
	\$1,131,907 44		\$1,131,907 44

Loans on Public Funds — amount on each:

On United States Bonds, par value, \$300, ... \$250 00

Loans on Bank Stock — amount on each:

On 50 shares Wachusett National Bank, Fitchburg, ... \$4,000 00
 On 11 shares Mechanics' National Bank, New Bedford, ... 680 04
 On 5 shares Commerce National Bank of Boston, ... 250 00
 On 70 shares Fairhaven National Bank, Fairhaven, ... 4,575 00
 On 4 shares Webster National Bank of Boston, ... 300 00

Amount invested in real estate, ... \$13,829 25
 Estimated value of real estate, ... 13,829 25
 Real estate acquired by foreclosure, ... 17,327 97
 Estimated value of same, ... 17,327 97

Cash on deposit in Banks:

Fairhaven National Bank, ... \$21,000 00
 Citizens' National Bank of New Bedford, ... 15,000 00

Whole amount of interest or profits received or earned, . . . \$64,816 46

Rate and amount of each semi-annual dividend } 2½ per cent., . { 26,598 31
for the previous year, . . . } 2½ per cent., . { 26,965 13

Times for the dividends fixed by the by-laws: last Monday of April and October.

The total amount of loans with each specified rate of interest:
\$15,000, 4 per cent.; \$71,000, 5 per cent.; \$333,066, 6 per cent.;
\$39,500, 6½ per cent.; \$153,810.94, 7 per cent.; \$34,760, 7½ per cent.; \$20,313.44, 8 per cent.

Number of outstanding loans which are of an amount not exceeding three thousand dollars each, ... 41

Aggregate amount of the same, ... \$7,285 50

Number of open accounts, ... 1,759

Number and am't of deposits received for the previous year, 455 169,251 66

Number and amount of deposits of, and exceeding, three hundred dollars at any one time for the previous year, . . . 123 76,719 69

Number and amount of withdrawals, ... 1,167 156,097 05

Number of accounts opened during the previous year, . . . 183

Number of accounts closed during the previous year, . . . 179

Amount of the expenses of the corporation during the previous year 3,174 11

Amount of treasurer's bonds, ... 5,000 00

Date of examination by Commissioner, September 19.

PUBLIC FUNDS.

	Par Value.	Estimated Market Value.	Amount Invested.
United States bonds, ...	\$20,000	\$21,725 00	\$21,725 00
City and Town Bonds, ...			
City of Portland, Me., ...	\$6,000	\$6,450 00	\$6,000 00
of Bangor, Me., ...	13,000	13,910 00	13,000 00
af Bath, Me., ...	10,000	10,665 00	10,000 00
of Belfast, Me., ...	6,500	6,955 00	6,500 00
Town of Fairhaven, ...	35,000	38,500 00	35,000 00

BANK STOCK.

Commerce Nat'l Bank, Boston, . .	\$20,100	\$21,306 00	\$20,100 00
Eliot Nat'l Bank, Boston, . . .	10,000	10,850 00	10,000 00
North Nat'l Bank, Boston, . . .	5,600	6,594 00	5,600 00
Merchants' Nat'l Bank, Boston, . .	8,000	10,720 00	8,000 00
Traders' Nat'l Bank, Boston, . . .	10,500	10,788 00	10,500 00
Webster Nat'l Bank, Boston, . . .	21,500	22,252 00	21,500 00

BANK STOCK—Concluded.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston Nat'l Bank, Boston, . .	\$30,000	\$33,750 00	\$30,000 00
Republic Nat'l Bank, Boston, . .	8,000	10,440 00	8,000 00
State Nat'l Bank, Boston, . .	14,000	15,225 00	14,000 00
Howard Nat'l Bank, Boston, . .	15,200	17,062 00	15,200 00
North America Nat'l Bank, Boston,	14,000	15,190 00	14,000 00
Continental Nat'l Bank, Boston, .	5,000	5,037 00	5,000 00
Eleventh Ward Nat'l Bank, Boston,	13,300	13,300 00	13,300 00
First Ward Nat'l Bank, Boston, .	10,000	8,325 00	10,000 00
Metropolitan Nat'l Bank, Boston, .	10,000	9,250 00	10,000 00
Manufacturers' Nat'l Bank, Boston,	3,500	3,465 00	3,500 00
Wachusett, Nat'l Bank, Fitchburg, .	10,000	10,250 00	10,000 00
Mechanics' Nat'l B'k, New Bedford,	6,800	9,520 00	6,800 00
First Nat'l Bank, New Bedford, .	10,000	10,500 00	10,000 00
Fairhaven Nat'l Bank, Fairhaven, .	44,560	50,130 00	44,560 00

RAILROAD BONDS.

Cape Cod Railroad bonds, . . .	\$20,000	\$21,200 00	\$20,000 00
Mansfield & Framingham R.R. bonds,	10,000	10,000 00	10,000 00
Boston, Clinton & Fitchburg R.R. “	15,000	15,000 00	15,000 00

FALL RIVER FIVE CENTS SAVINGS BANK—FALL RIVER.

Incorporated April 10, 1855. Number of corporators, 64.

S. ANGIER CHACE, *President*.*Treasurer*, CHARLES J. HOLMES.

STATEMENT.

LIABILITIES.		ASSETS.	Value on Books.
Deposits, . . .	\$1,351,407 83	Public funds, ...	\$100,000 00
Earnings, undi- vided, ...	89,104 34	Bank stock, ...	186,700 00
Second National Bank, Fall Riv., . .	1,500 00	Railroad bonds, ...	45,000 00
Nat'l Bank of Redemption, . . .	5,000 00	Loans on real estate, ...	577,400 00
Guarantee fund, . .	3,422 51	Loans on personal security, . .	538,800 00
		Expense account, ...	2,293 65
		Cash on hand, ...	241 03
	\$1,450,434 68		\$1,450,434 68

Whole amount of interest or profits received or earned, . . . \$100,565 40

Rate and amount of each semi-annual dividend	} 2½ per cent., . . {	33,396 14
for the previous year, ...		32,888 45

Times for the dividends fixed by the by-laws: second Monday of June and December.

The total amount of loans with each specified rate of interest:

\$1,116,200, 6 per cent.

Number of outstanding loans which are of an amount not exceeding three thousand dollars each, ... 85

Aggregate amount of the same, ... 116,800 00

Number of open accounts, ... 5,489

Number and am't of deposits received for the previous year, 13,579 217,798 60

Number and amount of deposits of, and exceeding, three hundred dollars at any one time for the previous year, . . . 87 56,216 00

Number and amount of withdrawals, ... 3,009 237,637 38

Number of accounts opened during the previous year, . . 729

Number of accounts closed during the previous year, . . 689

Amount of the expenses of the corporation during the previous year, ... 4,081 69

Amount of treasurer's bonds, ... 20,000 00

Date of examination by Commissioner, September 6.

PUBLIC FUNDS.

	Par Valuc.	Estimated Market Value.	Amount Invested.
United States currency bonds, 6s, .	\$100,000	\$121,000 00	\$100,000 00

BANK STOCK.

	Par Value.	Estimated Market Value.	Amount Invested.
Atlantic Nat'l Bank, Boston, . .	\$1,300	\$1,729 00	\$1,300 00
Atlas Nat'l Bank, Boston, . .	3,000	3,465 00	3,000 00
Blackstone Nat'l Bank, Boston, . .	16,000	17,000 00	16,000 00
Boston Nat'l Bank, Boston, . .	3,200	3,600 00	3,200 00
Broadway Nat'l Bank, Boston, . .	5,500	5,225 00	5,500 00
Eliot Nat'l Bank, Boston, . .	1,500	1,627 00	1,500 00
First Nat'l Bank, Boston, . .	5,000	9,262 00	5,000 00
Howard Nat'l Bank, Boston, . .	13,300	14,979 00	13,300 00
Maverick Nat'l Bank, Boston, . .	2,200	3,300 00	2,200 00
Monument Nat'l Bank, Boston, . .	8,500	15,406 00	8,500 00
Nat'l Bank of Commerce, . .	1,000	1,060 00	1,000 00
Nat'l Bank of No. America, Boston .	8,400	9,114 00	8,400 00
City Nat'l Bank, Boston, . .	10,000	11,525 00	10,000 00
Exchange Nat'l Bank, Boston, . .	4,000	6,600 00	4,000 00
Hide and Leather Nat'l B'k, Boston,	7,500	8,350 00	7,500 00
Revere Nat'l Bank, Boston, . .	10,000	10,925 00	10,000 00
Webster Nat'l Bank, Boston, . .	3,000	3,094 00	3,000 00
Shawmut Nat'l Bank, Boston, . .	6,700	7,906 00	6,700 00
First Nat'l Bank, Chelsea, . .	30,000	34,500 00	30,000 00
First Nat'l Bank, Malden, . .	10,000	12,000 00	10,000 00
First Nat'l Bank, Oxford, . .	2,000	2,400 00	2,000 00
Metacomet Nat'l Bank, Fall River, .	9,400	12,502 00	9,400 00
Second Nat'l Bank, Fall River, . .	20,200	27,270 00	20,200 00
Union Nat'l Bank, Fall River, . .	5,000	5,750 00	5,000 00

RAILROAD BONDS.

Rutland R. R. equipment bonds, .	\$100,000	\$60,000 00	\$45,000 00
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FALL RIVER SAVINGS BANK—FALL RIVER.

Incorporated 1828. Number of corporators, 104.

JOB B. FRENCH, *President*.*Treasurer*, CHAS. A. BASSETT.

STATEMENT.

LIABILITIES.		ASSETS.	Value on Books.
Deposits, . . .	\$5,913,985 43	Public funds, ...	\$405,000 00
Earnings, undi- vided, ...	231,999 42	Bank stock, ...	667,700 00
Guarantee fund, ...	16,000 00	Loans on bank stock, ...	1,000 00
		Real estate, ...	50,000 00
		Loans on real estate, ...	2,316,625 00
		Loans on personal security, ...	2,679,788 00
		Deposit in banks on interest, ...	37,000 00
		Expense account, ...	2,885 02
		Cash on hand, ...	1,986 83
	\$6,161,984 85		\$6,161,984 85

Amount invested in real estate, ... \$50,000 00
 Estimated value of real estate, ... 58,000 00

Cash on deposit in Banks:

Massasoit National Bank, Fall River, ... \$37,000 00

Whole amount of interest or profits received or earned, ... \$403,045 17
 Rate and amount of each semi-annual dividend } $2\frac{1}{2}$ per cent., . . . { 141,017 28
 for the previous year, ... } $2\frac{1}{2}$ per cent., . . . { 143,227 93

Times for the dividends fixed by the by-laws: April and October.

The total amount of loans with each specified rate of interest:

\$4,997,413, 6 per cent.

Number of outstanding loans which are of an amount not exceed-
ing three thousand dollars each, ... 372

Aggregate amount of the same, ... 603,725 00

Number of open accounts, ... 11,760

Number and am't of deposits received for the previous year, 37,501 1,071,262 46

Number and amount of deposits of, and exceeding, three hundred
dollars at any one time for the previous year, ... 535 344,967 33

Number and amount of withdrawals, ... 9,078 858,195 05

Number of accounts opened during the previous year, ... 1,586

Number of accounts closed during the previous year, ... 1,434

Amount of the expenses of the corporation during the previous
year, ... 11,541 09

Amount of treasurer's bonds, ... 25,000 00

Date of examination by Commissioner, September 6.

PUBLIC FUNDS.

	Par Value.	Estimated Market Value.	Amount Invested.
United States bonds, ...	\$300,000	\$315,000 00	\$300,000 00
City Bonds — City of Fall River,	\$105,000	\$111,300 00	\$105,000 00

BANK STOCK.

Fall River Nat'l Bank, Fall River, .	\$66,300	\$89,505 00	\$66,300 00
Massasoit Nat'l Bank, Fall River, .	42,200	71,740 00	42,200 00
Metacomet Nat'l Bank, Fall River, .	86,200	114,646 00	86,200 00
Nat'l Union Bank, Fall River, .	23,000	26,450 00	23,000 00
Second Nat'l Bank, Fall River, .	15,000	20,250 00	15,000 00
First Nat'l Bank, New Bedford, .	50,000	53,500 00	50,000 00
Merchants' Nat'l B'k, New Bedford,	22,000	31,900 00	22,000 00
Nat'l B'k of Commerce, N. Bedford,	42,000	43,680 00	42,000 00
Eliot Nat'l Bank, Boston, .	18,300	19,764 00	18,300 00
Faneuil Hall Nat'l Bank, Boston, .	40,000	53,200 00	40,000 00
First Nat'l Bank, Boston, .	33,000	61,050 00	33,000 00
Howard Nat'l Bank, Boston, .	30,000	33,600 00	30,000 00
Merchants' Nat'l Bank, Boston, .	16,000	21,280 00	16,000 00
Nat'l Bank of Commerce, Boston, .	33,500	35,510 00	33,500 00
Nat'l Hide and Leather B'k, Boston,	40,000	43,200 00	40,000 00
Nat'l Revere Bank, Boston, .	27,000	29,970 00	27,000 00
Second Nat'l Bank, Boston, .	40,000	43,600 00	40,000 00
Washington Nat'l Bank, Boston, .	23,200	32,480 00	23,200 00
	20,000	26,200 00	20,000 00

FITCHBURG SAVINGS BANK — FITCHBURG.

Incorporated 1846. Number of corporators, 63.

THORNTON K. WARE, *President*.*Treasurer*, CHARLES J. BILLINGS.

STATEMENT.

LIABILITIES.		ASSETS.	Value on Books.
Deposits, . . .	\$2,325,626 09	Public funds, . . .	\$264,847 50
Earnings, undi- vided, . . .	57,463 91	Loans on public funds, . . .	17,700 00
Rents, . . .	3,887 05	Bank stock, . . .	200,260 00
Guarantee fund, . . .	6,800 00	Loans on bank stock, . . .	12,700 00
		Railroad bonds, . . .	2,700 00
		Real estate, . . .	189,245 05
		Loans on real estate, . . .	1,026,131 00
		Loans on personal security, . . .	673,809 70
		Loans on railroad stock, . . .	270 00
		Loans to banks on interest, . . .	75 61
		Expense account, . . .	739 49
		Cash on hand, . . .	5,298 70
	\$2,393,777 05		\$2,393,777 05

Loans on Public Funds — amount on each:

On United States bonds, par value, \$19,300, . . . \$17,700 00

Loans on Bank Stock — amount on each:

On 120 shares Fitchburg National Bank, . . . \$8,000 00

On 80 shares Safety Fund National Bank, Fitchburg, . . . 3,200 00

On 20 shares First National Bank, Leominster, . . . 1,500 00

Amount invested in real estate, . . . \$178,925 38

Estimated value of real estate, . . . 187,000 00

Amount acquired by foreclosure, . . . 8,000 00

Estimated value of same, . . . 8,559 52

Whole amount of interest or profits received or earned, . . . \$176,200 88

Rate and amount of each semi-annual dividend	} 2½ per cent.,	} 67,057 52
for the previous year,		

Times for the dividends fixed by the by-laws: June 1 and December 1.	} 2 per cent.,	} 51,907 82

The total amount of loans, with each specified rate of interest:

\$1,082,313.95, 6 per cent.; \$136,400, 6½ per cent.; \$782,296.75, 7 per cent.

Number of outstanding loans which are of an amount not exceeding three thousand dollars each, . . . 419

Aggregate amount of the same, . . . 560,646 75

Number of open accounts, . . . 6,043

Number and am't of deposits received for the previous year, 1,783 303,316 05

Number and amount of deposits of, and exceeding, three hundred dollars at any one time for the previous year, . . . 169 97,924 21

Number and amount of withdrawals, . . . 4,394 723,321 13

Number of accounts opened during the previous year, . . .	479
Number of accounts closed during the previous year, . . .	1,301
Amount of the expenses of the corporation during the previous year, ...	\$4,151 90
Amount of treasurer's bonds, ...	25,000 00
Amount of assistant treasurer's bonds, ...	20,000 00
Date of examination by Commissioner, April 2.	

PUBLIC FUNDS.

	Par Value.	Estimated Market Value.	Amount Invested,
United States bonds, ...	\$146,000	\$155,688 12	\$146,000 00
City and Town Bonds —			
City of Fitchburg, ...	\$100,000	\$110,000 00	\$93,250 00
of Norwich, Conn., ...	17,000	19,125 00	17,935 00
of Portland, Me, ...	5,000	5,175 00	4,662 50
Town of Tolland, ...	2,000	2,180 00	2,000 00
of Sandisfield, ...	1,000	1,090 00	1,000 00

BANK STOCK.

Fitchburg Nat'l Bank, Fitchburg, . . .	\$12,500	\$20,000 00	\$12,500 00
Rollstone Nat'l Bank, Fitchburg, . . .	11,300	18,080 00	12,210 00
Leominster Nat'l B'k, Leominster, . . .	20,000	22,400 00	22,550 00
Crocker Nat'l Bank, Turner's Falls, . . .	20,000	20,000 00	20,000 00
Townsend Nat'l Bank, Townsend, . . .	500	575 00	500 00
City Nat'l Bank, Worcester, ...	10,000	12,400 00	10,000 00
Quinsigamond Nat'l Bank, Worcester, . . .	3,000	3,510 00	3,000 00
Merchants' Nat'l Bank, Boston, ...	20,000	26,775 00	20,000 00
Boston Nat'l Bank, Boston, ...	13,300	15,195 25	13,300 00
Howard Nat'l Bank, Boston, ...	15,000	16,931 25	15,000 00
North Nat'l Bank, Boston, ...	11,600	13,659 00	11,600 00
First Nat'l Bank, Boston, ...	10,600	19,636 50	10,600 00
Revere Nat'l Bank, Boston, ...	20,000	21,800 00	20,000 00
North America Nat'l Bank, Boston, . . .	6,600	7,161 00	6,600 00
Commerce Nat'l B'k, New Bedford, . . .	10,000	10,450 00	12,400 00
Citizens' Nat'l Bank, New Bedford, . . .	10,000	10,000 00	10,000 00

RAILROAD BONDS.

Agricultural Branch R.R. bonds, . . .	\$3,000	\$2,400 00	\$2,700 00
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FLORENCE SAVINGS BANK — FLORENCE.

Incorporated 1873. Number of corporators, 32.

A. T. LILLY, *President*.*Treasurer*, H. H. BOND.

STATEMENT.

LIABILITIES.		ASSETS.	Value on Books.
Deposits, ...	\$86,550 84	Real estate, ...	\$571 72
Earnings, undivided, ...	1,010 57	Loans on real estate, ...	60,150 91
Guarantee fund, ...	311 55	Loans on personal security, ...	26,939 96
		Expense account, ...	39 50
		Cash on hand, ...	170 87
	\$87,872 96		\$87,872 96

Amount of real estate held by foreclosure, ... \$571 72
 Estimated value of same, ... 1,400 00

Whole amount of interest or profits received or earned, ... \$6,193 08
 Rate and amount of each semi-annual dividend } $2\frac{1}{2}$ per cent., . . { 1,835 08.
 for the previous year, ... } $2\frac{1}{2}$ per cent., . . { 1,971 05

Times for the dividends fixed by the by-laws: second Tuesday of April and October.

Average annual per cent of dividends for the term ending at the time of, and including, the last extra dividend: $6\frac{1}{2}$ per cent.

The total amount of loans, with each specified rate of interest:
 \$13,612.70, 6 per cent.; \$65,650.91, 7 per cent.; \$7,827.26, 8 per cent.

Number of outstanding loans which are of an amount not exceeding three thousand dollars each, ... 100

Aggregate amount of the same, ... 65,978 17

Number of open accounts, ... 748

Number and am't of deposits received for the previous year, . 728 38,085 77

Number and amount of deposits of, and exceeding, three hundred dollars at any one time for the previous year, ... 27 14,771 17

Number and amount of withdrawals, ... 369 30,146 26

Number of accounts opened during the previous year, . . . 107

Number of accounts closed during the previous year, . . . 45

Amount of the expenses of the corporation during the previous year, ... 531 84

Amount of treasurer's bonds, ... 10,000 00

Date of examination by Commissioner, July 24.

FOXBOROUGH SAVINGS BANK — FOXBOROUGH.

Incorporated April, 1855. Number of corporators, 66.

OTIS CARY, *President.**Treasurer,* JAMES F. LEONARD.

STATEMENT.

LIABILITIES.		ASSETS.	Value on Books.
Deposits, ...	\$229,124 39	Public funds, ...	\$8,300 00
Earnings, undivided, ...	2,124 77	Loans on public funds, ...	300 00
Guarantee fund, ...	572 37	Bank stock, ...	15,500 00
		Real estate, ...	6,000 00
		Loans on real estate, ...	159,070 00
		Loans on personal security, ...	12,590 89
		Loans to counties, cities, or towns, ...	12,000 00
		Interest account, ...	6,761 91
		Deposit in bank, ...	3,948 22
		Cash on hand, ...	7,350 51
	\$231,821 53		\$231,821 53

Cash on deposit in Banks:

In Merchandise National Bank, Boston, ... \$3,948 22

Loans on Public Funds—amount on each:

On United States bonds, par value, \$300, ... \$300 00

Amount of real estate held by foreclosure, ... \$6,000 00

Estimated value of real estate, ... 8,000 00

Whole amount of interest or profits received or earned, ... \$15,111 13

Rate and amount of each semi-annual dividend	} 2½ per cent., . . {	5,585 21
for the previous year, ...		

Average annual per cent. of dividends for the term ending at the time of, and including, the last extra dividend: 6½ per cent.

The total amount of loans with each specified rate of interest:

\$5,000, 6 per cent.; \$109,895.89, 7 per cent; \$1,250, 7½ per cent.; \$6,000, 7½ per cent.; \$67,815, 8 per cent.

Number of outstanding loans which are of an amount not exceeding three thousand dollars each, ... 189

Aggregate amount of the same, ... 130,960 89

Number of open accounts, ... 913

Number and am't of deposits received for the previous year, . 363 29,857 56

Number and amount of deposits of, and exceeding, three hundred dollars at any one time for the previous year, ... 26 12,128 65

Number and amount of withdrawals, ... 512 41,065 35

Number of accounts opened during the previous year, ... 98

Number of accounts closed during the previous year, ... 61

Amount of the expenses of the corporation during the previous year, ... 600 00

Amount of treasurer's bonds, ... 15,000 00

Date of examination by Commissioner, August 25.

PUBLIC FUNDS.

	Par Value.	Estimated Market Value.	Amount Invested.
United States bonds, 1881, . . .	\$8,300	\$9,130 00	\$8,300 00

BANK STOCK.

Wrentham Nat'l Bank, Wrentham, .	\$700	\$750 00	\$700 00
Boylston Nat'l Bank, Boston, . . .	1,500	1,755 00	1,500 00
Webster Nat'l Bank, Boston, . . .	1,000	1,010 00	1,000 00
Hide and Leather Nat'l B'k, Boston,	1,500	1,680 00	1,500 00
Faneuil Hall Nat'l Bank, Boston, .	800	1,064 00	800 00
Merchandise Nat'l Bank, Boston, .	10,000	10,000 00	10,000 00

FRAMINGHAM SAVINGS BANK — FRAMINGHAM CENTRE.

Incorporated 1846. Number of corporators, 44.

CHARLES UPHAM, *President*.*Treasurer*, C. S. ADAMS.

STATEMENT.

LIABILITIES.		ASSETS.	Value on Books.
Deposits, . . .	\$1,153,375 34	Public funds, ...	\$53,200 00
Earnings, undi- vided, . . .	47,032 46	Bank stock, ...	113,900 00
Guarantee fund,	4,500 00	Loans on bank stock, ...	1,700 00
		Railroad bonds, ...	30,000 00
		Real estate, ...	19,100 00
		Loans on real estate, ...	842,604 03
		Loans on personal security, . .	78,245 00
		Expense account, ...	3,575 27
		Safe, &c., ...	2,000 00
		Cash on hand, ...	60,583 50
	\$1,204,907 80		\$1,204,907 80

Loans on Bank Stock — amount on each:

On 17 shares Framingham National Bank, ... \$1,700 00

Amount of real estate held by foreclosure, ... \$19,100 00

Estimated value of real estate, ... 26,800 00

Cash on deposit in Banks:

Framingham National Bank, Framingham, ... \$47,778 89

Whole amount of interest or profits received or earned, . . . \$77,847 82

Rate and amount of each semi-annual dividend	} 2½ per cent.,	. {	28,210 17
for the previous year, ...			} 2½ per cent.,

Times for the dividends fixed by the by-laws: first Saturday of May and November.

The total amount of loans, with each specified rate of interest:

\$915,549.03, 7 per cent.; \$7,000, 6 per cent.

Number of outstanding loans which are of an amount not exceeding three thousand dollars each, ... 359

Aggregate amount of the same, ... \$509,277 43

Number of open accounts, ... 4,172

Number and am't of deposits received for the previous year, 1,432 154,518 17

Number and amount of deposits of, and exceeding, three hundred dollars at any one time for the previous year, ... 142 79,175 81

Number and amount of withdrawals, ... 1,539 203,120 06

Number of accounts opened during the previous year, . . . 371

Number of accounts closed during the previous year, . . . 410

Amount of the expenses of the corporation during the previous year, ... 3,575 27

Amount of treasurer's bonds, ... 15,000 00

Date of examination by Commissioner, May 24.

PUBLIC FUNDS.

	Par Value.	Estimated Market Value.	Amount Invested.
United States bonds, ...	\$27,100	\$29,300 00	\$27,600 00
City of Worcester bonds, ...	25,000	26,250 00	25,600 00

BANK STOCK.

Framingham Nat'l B'k, Framingham,	\$2,000	\$2,800 00	\$2,000 00
Howard Nat'l Bank, Boston, ...	13,600	15,300 00	13,600 00
Hide and Leather Nat'l B'k, Boston,	18,000	20,200 00	18,000 00
First Nat'l Bank, Boston, ...	16,500	33,000 00	16,500 00
Traders' Nat'l Bank, Boston, ...	1,000	1,100 00	1,000 00
Maverick Nat'l Bank, Boston, ...	4,900	7,400 00	4,900 00
Boston Nat'l Bank, Boston, ...	3,300	3,800 00	3,300 00
Commerce Nat'l Bank, Boston, ...	15,800	16,800 00	15,800 00
Eliot Nat'l Bank, Boston, ...	11,800	13,200 00	11,800 00
Second Nat'l Bank, Boston, ...	3,000	4,200 00	3,000 00
Republic Nat'l Bank, Boston, ...	9,000	12,000 00	9,000 00
Mount Vernon Nat'l Bank, Boston, ...	8,500	9,900 00	8,500 00
Webster Nat'l Bank, Boston, ...	1,500	1,650 00	1,500 00
Central Nat'l Bank, Boston, ...	5,000	5,000 00	5,000 00

RAILROAD BONDS.

Old Colony and Newport R.R. bonds,	\$30,000	\$31,500 00	\$30,000 00
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FRANKLIN SAVINGS BANK — BOSTON.

Incorporated March, 1861. Number of corporators, 72.

OSMYN BREWSTER, *President*.*Treasurer*, HENRY WHITEMORE.

STATEMENT.

LIABILITIES.		ASSETS.	Value on Books.
Deposits, . . .	\$4,785,170 37	Public funds, ...	\$281,306 45
Earnings, undi- vided, . . .	71,209 89	Loans on public funds, . . .	1,100 00
Interest, . . .	43,064 08	Bank stock, ...	113,503 33
Guarantee fund, . . .	12,272 21	Loans on bank stock, . . .	500 00
		Railroad bonds, ...	72,450 00
		Loans on railroad bonds, . . .	100,000 00
		Real estate by foreclosure, . .	197,719 79
		Loans on real estate, . . .	3,182,913 93
		Loans on personal security, . .	500,738 77
		Loans to counties, cities, or towns, ...	308,927 50
		Deposit in banks on interest, .	62,037 58
		Expense account, ...	4,317 11
		Accrued interest, ...	75,709 36
		Bank fixtures, ...	2,476 31
		Attorney's fees, ...	250 00
		Cash on hand, ...	7,766 42
	\$4,911,716 55		\$4,911,716 55

Loan on Public Funds:

On United States bonds, par value, \$1,100, ... \$1,100 00

Loans on Bank Stock:

On 5 shares Continental National Bank, ... \$500 00

Loan on Railroad Bonds:

On Old Colony bonds, 6 per cent., par value, \$120,000, . . . \$100,000 00

Amount of real estate held by foreclosure, ... \$197,719 79

Estimated value of real estate, ... 204,950 00

Cash on deposit in Banks:

Continental National Bank, Boston, ... \$62,037 58

Whole amount of interest or profits received or earned, . . . \$313,686 29

Rate and amount of each semi-annual dividend } $2\frac{1}{2}$ per cent., . { 118,084 27
for the previous year, . . . } $2\frac{1}{2}$ per cent., . { 118,374 59

Times for the dividends fixed by the by-laws: February 1 and August 1.

Average annual per cent. of dividends for the term ending at the time of, and including, the last extra dividend: $5\frac{5}{6}$ per cent.

The total amount of loans with each specified rate of interest:

\$100,000, 4 per cent.; \$259,500, 5 per cent.; \$120,000, $5\frac{1}{2}$ per cent.;\$1,262,500, 6 per cent.; \$689,378.62, $6\frac{1}{2}$ per cent.; \$47,000, $6\frac{3}{4}$ percent.; \$1,418,262.50, 7 per cent.; \$52,716.80, $7\frac{3}{10}$ per cent.;\$223,893.35, $7\frac{1}{2}$ per cent.; \$24,840, 8 per cent.

Number of outstanding loans which are of an amount not exceeding three thousand dollars each, ...	148	
Aggregate amount of the same, ...		\$306,140 00
Number of open accounts, ...	10,360	
Number and am't of deposits received for the previous year, 6,268		831,709 95
Number and amount of deposits of, and exceeding, three hundred dollars at any time for the previous year, ...	545	310,393 29
Number and amount of withdrawals, ...	7,881	923,739 75
Number of accounts opened during the previous year, ...	1,203	
Number of accounts closed during the previous year, ...	1,372	
Amount of the expenses of the corporation during the previous year, ...		15,873 30
Amount of treasurer's bonds, ...		10,000 00
Date of examination by Commissioner, April 12.		

PUBLIC FUNDS.

	Par Value.	Estimated Market Value.	Amount Invested.
United States bonds, 5-20s, ...	\$150,000	\$162,750 00	\$149,040 83
“ “ “ 4½s, ...	125,000	131,875 00	132,265 62

BANK STOCK.

Central Nat'l Bank, Boston, ...	\$50,000	\$50,500 00	\$49,417 75
Webster Nat'l Bank, Boston, ...	3,100	3,162 00	2,905 75
Revere Nat'l Bank, Boston, ...	26,600	28,994 00	26,819 88
New England Nat'l Bank, Boston, ...	4,000	5,440 00	4,170 00
Atlas Nat'l Bank, Boston, ...	5,500	6,372 50	5,520 00
Second Nat'l Bank, Boston, ...	5,500	7,733 75	5,602 95
North Nat'l Bank, Boston, ...	14,600	16,936 00	14,067 00
Third Nat'l Bank, Springfield, ...	5,000	8,000 00	5,000 00

RAILROAD BONDS.

Old Colony Railroad bonds, ...	\$70,000	\$71,750 00	\$72,450 00
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FRANKLIN SAVINGS INSTITUTION—GREENFIELD.

Incorporated April 2, 1834. Number of corporators, 18.

SAMUEL O. LAMB, *President*.*Treasurer*, WM. H. ALLEN.

STATEMENT.

LIABILITIES.		ASSETS.	Value on Books.
Deposits, ...	\$2,961,244 17	Public funds, ...	\$935,400 00
Earnings, undi- vided, ...	29,892 04	Loans on public funds, ...	3,685 00
Guarantee fund, ...	8,000 00	Bank stock, ...	77,400 00
		Loans on bank stock, ...	63,238 92
		Railroad bonds, ...	132,500 00
		Real estate held by foreclosure, Loans on real estate, ...	13,434 99
		Loans on personal security, ...	1,085,774 80
		Loans to counties, cities, or towns, ...	239,578 28
		Loans to banks on interest, ...	258,435 00
		Unsettled interest, ...	181,915 97
		Expense account, ...	3,475 49
		Cash on hand, ...	1,697 92
			2,599 84
	\$2,999,136 21		\$2,999,136 21

Loans on Public Funds—amount on each:

On United States bonds, par value, \$6,200, ... \$3,685 00

Loans on Bank Stock—amount on each:

On 10 shares City National Bank, Worcester, ... \$450 00
 On 37 shares First National Bank, Northampton, ... 3,000 00
 On 18 shares Hampshire Co. National Bank, ... 1,450 00
 On 122 shares First National Bank, Greenfield, ... 10,825 00
 On 15 shares Crocker National Bank, Turner's Falls, ... 1,150 00
 On 94 shares Shelburne Falls National Bank, ... 8,210 00
 On 20 shares Franklin Co. National Bank, ... 2,000 00
 On 50 shares Railroad National Bank, Lowell, ... 5,000 00
 On 50 shares Redemption National Bank, Boston, ... 5,000 00
 On 50 shares First National Bank, Easthampton, ... 5,000 00
 On 49 shares Conway National Bank, Conway, ... 4,000 00
 On 27 shares Packard National Bank, Greenfield, ... 2,153 92

Amount of real estate held by foreclosure, ... \$13,434 99

Estimated value of real estate, ... 13,434 99

Cash on deposit in Banks:

Hide and Leather National Bank, Boston, ... \$128,734 17
 First National Bank, Greenfield, ... 53,181 80

Whole amount of interest or profits received or earned, ... \$186,061 18

Rate and amount of each semi-annual dividend } $2\frac{1}{2}$ per cent., ... { 75,562 19
 for the previous year, ... } $2\frac{1}{2}$ per cent., ... { 74,223 39

Times for the dividends fixed by the by-laws: January and July.

The total amount of loans with each specified rate of interest:

\$15,050, 5 per cent.; \$243,385, 5½ per cent.; \$10,000, 4 per cent.;

\$1,382,277, 6 per cent.

Number of outstanding loans which are of an amount not exceeding three thousand dollars each, ... 763

Aggregate amount of the same, ... \$670,206 28

Number of open accounts, ... 7,237

Number and am't of deposits received for the previous year, 2,385 243,262 48

Number and amount of deposits of, and exceeding, three hundred dollars at any one time for the previous year, ... 227 132,767 60

Number and amount of withdrawals, ... 3,741 509,628 65

Number of accounts opened during the previous year, ... 591

Number of accounts closed during the previous year, ... 803

Amount of the expenses of the corporation during the previous year, ... 4,573 22

Amount of treasurer's bonds, ... 50,000 00

Date of examination by Commissioner, July 10.

PUBLIC FUNDS.

	Par Value.	Estimated Market Value.	Amount Invested.
United States bonds, 5-20s, 1867, .	\$40,000	\$43,400 00	\$40,000 00
“ “ “ 6s, 1881, .	90,000	99,450 00	90,000 00
“ “ “ 5s, 1881, .	50,000	54,000 00	50,000 00
City and Town Bonds —			
City of Lowell, ...	\$46,000	\$50,600 00	\$46,000 00
Town of Holyoke, ...	75,000	81,925 00	75,000 00
of Amherst, ...	50,000	59,417 00	50,000 00
of Brookline, ...	59,400	67,617 00	59,400 00
City of Springfield, ...	54,000	62,092 00	54,000 00
of Lawrence, ...	30,000	33,700 00	30,000 00
of Nashua, N.H., ...	75,000	83,250 00	75,000 00
of Worcester, ...	50,000	52,292 00	50,000 00
of Boston, ...	10,000	10,367 00	10,000 00
Town of Stockbridge, ...	6,000	6,330 00	6,000 00
City of Cambridge, ...	67,000	72,925 00	67,000 00
Town of Hyde Park, ...	40,000	43,100 00	40,000 00
City of Fall River, ...	20,000	22,100 00	20,000 00
Town of Malden, ...	60,000	67,125 00	60,000 00
City Somerville, ...	35,000	37,727 00	35,000 00
of Portland, Me., ...	5,000	5,325 00	5,000 00
of Lynn, ...	35,000	37,012 00	35,000 00
of Fitchburg, ...	13,000	14,560 00	13,000 00
Town of Everett, ...	25,000	27,750 00	25,000 00

BANK STOCK.

	Par Value.	Estimated Market Value.	Amount Invested.
First Nat'l Bank, Northampton, .	\$4,900	\$6,664 00	\$4,900 00
First Nat'l Bank, Greenfield, . .	14,600	24,820 00	14,600 00
Commerce Nat'l Bank, Boston, . .	20,400	21,624 00	20,400 00
Faneuil Hall Nat'l Bank, Boston, .	500	665 00	500 00
North America Nat'l Bank, Boston,	8,700	9,439 00	8,700 00
Revere Nat'l Bank, Boston, . . .	16,600	18,094 00	16,600 00
Traders' Nat'l Bank, Boston, . . .	1,500	1,541 00	1,500 00
Webster Nat'l Bank, Boston, . . .	10,200	10,429 00	10,200 00

RAILROAD BONDS.

Eastern Railroad bonds (new), . .	\$57,500	\$29,037 00	\$57,500 00
Boston & Albany Railroad bonds, .	25,000	29,562 00	25,000 00
Vermont & Mass. Railroad bonds, .	50,000	56,166 00	50,000 00

GARDNER SAVINGS BANK — GARDNER.

Incorporated 1868. Number of corporators, 79.

HENRY C. HILL, *President.**Treasurer,* JOHN D. EDGELL.

STATEMENT.

LIABILITIES.		ASSETS.	Value on Books.
Deposits, ...	\$595,215 99	Public funds, ...	\$24,460 50
Earnings, undivided, ...	7,724 23	Bank stock, ...	51,952 00
Guarantee fund, ...	2,220 58	Loans on bank stock, ...	28,800 00
		Railroad bonds, ...	8,560 00
		Loans on real estate, ...	281,295 20
		Loans on personal security, ...	51,091 36
		Loans to counties, cities, or towns, ...	132,363 21
		Expense account, ...	184 14
		Interest account, ...	1,154 53
		Cash on hand, ...	25,299 86
	<u>\$605,160 80</u>		<u>\$605,160 80</u>

Loans on Bank Stock — amount on each:

On 122 shares First National Bank, Gardner, ...	\$11,800 00
On 80 shares Security National Bank, Worcester, ...	7,000 00
On 100 shares First National Bank, Winchendon, ...	10,000 00

Cash on deposit in Banks:

First National Bank, Gardner, ...	\$25,299 86
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Whole amount of interest or profits received or earned, ...	\$41,935 10
Rate and amount of each semi-annual dividend } $2\frac{1}{2}$ per cent., ...	14,253 07
for the previous year, ... } $2\frac{1}{2}$ per cent., ...	14,120 87

Times for the dividends fixed by the by-laws: January 1 and July 1.

The total amount of loans with each specified rate of interest:

\$161,980.37, 6 per cent.; \$318,569.40, $6\frac{1}{2}$ per cent.; \$13,000, $7\frac{3}{10}$ per cent.

Number of outstanding loans which are of an amount not exceeding three thousand dollars each, ... 413

Aggregate amount of the same, ... 289,886 56

Number of open accounts, ... 1,844

Number and am't of deposits received for the previous year, 4,411 106,826 66

Number and amount of deposits of, and exceeding, three hundred dollars at any one time for the previous year, ... 71 27,949 22

Number and amount of withdrawals, ... 794 94,908 96

Number of accounts opened during the previous year, ... 204

Number of accounts closed during the previous year, ... 169

Amount of the expenses of the corporation during the previous year, ... 1,173 45

Amount of treasurer's bonds, ... 10,000 00

Date of examination by Commissioner, July 9.

PUBLIC FUNDS.

	Par Value.	Estimated Market Value.	Amount Invested.
United States bonds, 5-20s, 1868, .	\$20,000	\$22,000 00	\$23,975 00

BANK STOCK.

Citizens' Nat'l Bank, Worcester, .	\$2,000	\$2,480 00	\$2,480 00
Mechanics' Nat'l Bank, Worcester, .	5,000	6,250 00	6,325 00
First Nat'l Bank, Gardner, . . .	4,500	5,625 00	5,284 00
State Nat'l Bank, Boston, . . .	5,000	5,450 00	5,612 50
Hide and Leather Nat'l B'k, Boston, .	2,000	2,220 00	2,280 00
Eagle Nat'l Bank, Boston, . . .	1,100	1,193 50	1,284 25
Crocker Nat'l Bank, Turner's Falls, .	10,000	10,200 00	10,000 00
Orange Nat'l Bank, Orange, . . .	10,000	10,500 00	10,000 00
New England Nat'l Bank, Boston, .	500	673 75	698 75
Republic Nat'l Bank, Boston, . . .	2,000	2,610 00	2,652 50
Commonwealth Nat'l Bank, Boston, .	3,000	3,202 50	3,381 25
Mechanics' Nat'l Bank, Boston, . .	1,500	1,957 50	1,953 75

RAILROAD BONDS.

Boston and Albany Railroad bonds, .	\$8,000	\$9,240 00	\$8,560 00
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GEORGETOWN SAVINGS BANK—GEORGETOWN.

Incorporated 1868. Number of corporators, 61.

JEREMIAH P. JONES, *President*.*Treasurer*, ORLANDO B. TENNEY.

STATEMENT.

LIABILITIES.		ASSETS.	Value on Books.
Deposits, ...	\$134,690 49	Public funds, ...	\$2,612 50
Earnings, undivided, ...	189 53	Loans on public funds, ...	900 00
Guarantee fund, ...	622 75	Bank stock, ...	20,028 42
		Real estate by foreclosure, ...	600 00
		Loans on real estate, ...	92,321 89
		Loans on personal security, ...	15,440 00
		Interest due, ...	719 52
		Cash on hand, ...	2,880 44
	\$135,502 77		\$135,502 77

Loans on Public Funds—amount on each:

On United States bonds, par value, \$1,000, ... \$900 00

Whole amount of interest or profits received or earned, ... \$8,090 15

Rate and amount of each semi-annual dividend	2½ per cent., ...	{	2,937 93
for the previous year, ...	2½ per cent., ...		

Times for the dividends fixed by the by-laws: third Wednesday of April and October.

The total amount of loans with each specified rate of interest:

\$6,000, 6½ per cent.; \$102,961.89, 7 per cent.

Number of outstanding loans which are of an amount not exceeding three thousand dollars each, ... 162

Aggregate amount of the same, ... 106,361 89

Number of open accounts, ... 556

Number and am't of deposits received for the previous year, ... 27,819 25

Number and amount of deposits of, and exceeding, three hundred dollars at any one time for the previous year, ... 11,556 00

Number and amount of withdrawals, ... 17,973 20

Number of accounts opened during the previous year, ... 82

Number of accounts closed during the previous year, ... 52

Amount of the expenses of the corporation during the previous year, ... 250 00

Amount of treasurer's bonds, ... 10,000 00

Date of examination by Commissioner, August 8.

PUBLIC FUNDS.

	Par Value.	Estimated Market Value.	Amount Invested.
City Bonds —			
City of Bath, ...	\$500	\$525 00	\$502 50
of Bangor, ...	2,000	2,110 00	2,110 00

BANK STOCK.

	Par Value.	Estimated Market Value.	Amount Invested.
Columbian Nat'l Bank, Boston, . . .	\$1,300	\$1,840 00	\$1,703 00
Market Nat'l Bank, Boston, . . .	1,000	1,080 00	1,130 00
State Nat'l Bank, Boston, . . .	3,000	3,262 00	3,290 00
Eleventh Ward Nat'l Bank, Boston, . . .	1,667	1,667 00	2,440 42
Manufacturers' Nat'l Bank, Boston, . . .	3,000	2,985 00	3,465 00
Georgetown Nat'l B'k, Georgetown, . . .	8,000	8,000 00	8,000 00

GRAFTON SAVINGS BANK—GRAFTON.

Incorporated March 13, 1869. Number of corporators, 49.

GEORGE K. NICHOLS, *President*.*Treasurer*, HENRY F. WING.

STATEMENT.

LIABILITIES.		ASSETS.	Value on Books.
Deposits, ...	\$119,827 35	Bank stock, ...	\$37,449 74
Earnings, undivided, ...	6,383 06	Loans on real estate, ...	64,052 67
Guarantee fund, ...	400 00	Loans on personal security, ...	2,550 00
		Loans to counties, cities, or towns, ...	15,000 00
		Cash on hand, ...	7,558 00
	\$126,610 41		\$126,610 41

Whole amount of interest or profits received or earned, ... \$7,122 91
 Rate and amount of each semi-annual dividend } $2\frac{1}{2}$ per cent., ... { 2,813 50
 for the previous year, ... } $2\frac{1}{2}$ per cent., ... { 2,831 37

Times for the dividends fixed by the by-laws: January and July.

The total amount of loans with each specified rate of interest:

\$24,300, 6 per cent.; \$18,057.67, 7 per cent.; \$39,245, $7\frac{1}{2}$ per cent.

Number of outstanding loans which are of an amount not exceeding three thousand dollars each, ... 54

Aggregate amount of the same, ... 49,802 67

Number of open accounts, ... 455

Number and am't of deposits received for the previous year, ... 235 20,643 49

Number and amount of deposits of, and exceeding, three hundred dollars at any one time for the previous year, ... 18 10,331 93

Number and amount of withdrawals, ... 228 19,021 33

Number of accounts opened during the previous year, ... 70

Number of accounts closed during the previous year, ... 46

No expenses.

Amount of treasurer's bonds, ... 20,000 00

Date of examination by Commissioner, May 29.

BANK STOCK.

	Par Value.	Estimated Market Value.	Amount Invested.
Redemption Nat'l Bank, Boston, .	\$3,000	\$3,990 00	\$4,187 75
Revere Nat'l Bank, Boston, . .	4,000	4,370 00	4,814 00
State Nat'l Bank, Boston, . .	2,000	2,200 00	2,040 00
Shawmut Nat'l Bank, Boston, . .	1,000	1,180 00	1,222 75
Howard Nat'l Bank, Boston, . .	1,500	1,695 00	1,744 50
Webster Nat'l Bank, Boston, . .	1,300	1,332 50	1,476 12
North Nat'l Bank, Boston, . .	1,000	1,240 00	1,206 25
Traders' Nat'l Bank, Boston, . .	1,600	1,648 00	1,885 50
Maverick Nat'l Bank, Boston, . .	1,000	1,500 00	1,237 50
Massachusetts Nat'l Bank, Boston, .	500	560 00	677 12
City Nat'l Bank, Boston, . .	300	339 00	363 25
Market Nat'l Bank, Brighton, . .	3,800	4,104 00	4,276 00
Eliot Nat'l Bank, Boston, . .	1,000	1,100 00	1,230 00
Manufacturers' Nat'l Bank, Boston, .	500	505 00	550 00
North America Nat'l Bank, Boston, .	2,300	2,576 00	2,714 00
Fourth Nat'l Bank, Boston, . .	500	500 00	500 00
Spencer Nat'l Bank, Spencer, . .	1,000	1,020 00	1,000 00
Grafton Nat'l Bank, Grafton, . .	6,300	6,930 00	6,325 00

GREENFIELD SAVINGS BANK—GREENFIELD.

Incorporated March 19, 1869. Number of corporators, 17,

JOHN SANDERSON, *President*.*Treasurer*, HENRY K. SIMONS.

STATEMENT.

LIABILITIES.		ASSETS.	Value on Books.
Deposits, ...	\$935,895 26	Public funds, ...	\$20,500 00
Earnings, undivided, ...	5,993 75	Bank stock, ...	142,956 40
Guarantee fund, ...	2,500 00	Loans on bank stock, ...	9,348 00
		Railroad bonds, ...	10,500 00
		Real estate acquired by fore- closure, ...	6,173 93
		Loans on real estate, ...	457,704 39
		Loans on personal security, ...	197,752 62
		Loans to counties, cities, or towns, ...	4,985 00
		Expense account, ...	1,195 17
		Bank stock tax, ...	703 01
		Unpaid interest, ...	6,657 77
		Premium account, ...	826 87
		Deposit in banks on interest, ...	72,085 85
		Cash on hand, ...	13,000 00
	\$944,389 01		\$944,389 01

Loans on Bank Stock—amount on each:

On 66 shares Franklin Co. National Bank, Greenfield, ...	\$4,878 00
On 15 shares Crocker National Bank, Turner's Falls, ...	1,500 00
On 10 shares First National Bank, Greenfield, ...	1,000 00
On 5 shares Chicopee National Bank, Springfield, ...	500 00
On 2 shares Agawam National Bank, Springfield, ...	170 00
On 10 shares Adams National Bank, North Adams, ...	1,000 00
On 3 shares First National Bank, Brattleborough, ...	300 00

Cash on deposit in Banks:

Franklin Co. National Bank, ...	\$62,085 85
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Whole amount of interest or profits received or earned, ...	\$64,089 49
Rate and amount of each semi-annual dividend } $2\frac{1}{2}$ per cent., ...	23,506 96
for the previous year, ... } $2\frac{1}{2}$ per cent., ...	23,633 83
Real estate acquired by foreclosure, ...	6,173 93
Estimated value of the same, ...	12,000 00

The total amount of loans with each specified rate of interest:

\$669,790.01, 6 per cent.

Number of outstanding loans which are of an amount not exceed- ing three thousand dollars each, ...	421
Aggregate amount of the same, ...	\$375,996 72
Number of open accounts, ...	3,988
Number and am't of deposits received for the previous year, ...	955 116,465 51
Number and amount of deposits of, and exceeding, three hundred dollars at any one time for the previous year, ...	112 67,831 75

Number and amount of withdrawals, ...	1,443	\$182,436 95
Number of accounts opened during the previous year, ...	302	
Number of accounts closed during the previous year, ...	319	
Amount of the expenses of the corporation during the previous year, ...		2,212 00
Amount of treasurer's bonds, ...		25,000 00
Date of examination by Commissioner, July 10.		

PUBLIC FUNDS.

	Par Value.	Estimated Market Value.	Amount Invested.
United States bonds, ...	\$20,500	\$21,012 50	\$20,500 00

BANK STOCK.

Redemption Nat'l Bank, Boston, ...	\$5,200	\$6,812 00	\$7,006 50
Commerce Nat'l Bank, Boston, ...	7,700	8,470 00	9,649 75
Continental Nat'l Bank, Boston, ...	5,300	5,565 00	5,993 17
Eliot Nat'l Bank, Boston, ...	4,200	4,536 00	4,850 32
Revere Nat'l Bank, Boston, ...	6,500	7,280 00	7,684 80
Globe Nat'l Bank, Boston, ...	4,100	4,633 00	5,161 15
Market Nat'l Bank, Boston, ...	2,300	2,507 00	2,593 71
Merchants' Nat'l Bank, Boston, ...	3,300	4,521 00	3,984 25
Hamilton Nat'l Bank, Boston, ...	3,500	4,200 00	4,204 20
Traders' Nat'l Bank, Boston, ...	2,500	2,600 00	2,607 65
City Nat'l Bank, Boston, ...	600	702 00	641 89
Washington Nat'l Bank, Boston, ...	300	402 00	423 43
Hide and Leather Nat'l Bank, Boston, ...	1,300	1,495 00	1,550 25
First Ward Nat'l Bank, Boston, ...	1,500	1,350 00	1,473 75
Second Nat'l Bank, Boston, ...	1,000	1,420 00	1,557 50
Metropolitan Nat'l Bank, Boston, ...	5,000	4,750 00	5,256 25
First Nat'l Bank, Greenfield, ...	3,700	6,512 00	6,066 00
Chicopee Nat'l Bank, Springfield, ...	300	510 00	510 00
Agawam Nat'l Bank, Springfield, ...	500	625 00	720 00
Third Nat'l Bank, Springfield, ...	6,000	10,180 00	10,180 00
First Nat'l Bank Springfield, ...	5,000	7,500 00	7,500 00
Conway Nat'l Bank, Conway, ...	5,000	5,800 00	5,646 00
Franklin Co. Nat'l Bank, Greenfield, ...	14,000	22,400 00	21,055 83
Athol Nat'l Bank, Athol, ...	2,500	2,625 00	2,510 00
Holyoke Nat'l Bank, Holyoke, ...	12,800	14,336 00	14,130 00
Orange Nat'l Bank, Orange, ...	5,000	5,350 00	5,000 00
Palmer Nat'l Bank, Palmer, ...	5,000	5,350 00	5,000 00

RAILROAD BONDS.

Eastern Railroad bonds, ...	\$10,500	\$5,565 00	\$10,500 00
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GREAT BARRINGTON SAVINGS BANK — GREAT BARRINGTON.

Incorporated February 23, 1869. Number of corporators, 40.

E. HOLLISTER, *President*.*Treasurer*, W. H. PARKS.

STATEMENT.

LIABILITIES.		ASSETS.	Value on Books.
Deposits, ...	\$475,362 73	Public funds, ...	\$16,000 00
Earnings, undivided, ...	2,515 61	Loans on public funds, ...	100 00
Guarantee fund, ...	1,324 57	Bank stock, ...	108,724 95
		Loans on bank stock, ...	1,875 00
		Real estate, ...	5,789 42
		Loans on real estate, ...	267,862 01
		Loans on personal security, ...	50,758 86
		Loans to counties, cities, or towns, ...	4,500 00
		Expense account, ...	1,117 40
		Tax account, ...	1,859 46
		Cash on hand, ...	20,615 81
	\$479,202 91		\$479,202 91

Loans on Public Funds — amount on each:

On United States bonds, par value, \$100, ... \$100 00

Loans on Bank Stock — amount on each:

On 11 shares Mahaiwe National Bank, Great Barrington, . . . \$900 00

Savings bank book, ... 975 00

Amount of real estate acquired by foreclosure, ... \$5,789 42

Estimated value of the same, ... 6,500 00

Whole amount of interest or profits received or earned, . . . \$33,639 90

Rate and amount of each semi-annual dividend	} 2½ per cent., . . .	{ 11,608 80
for the previous year, ...		

Times for the dividends fixed by the by-laws: January 1 and July 1.

The total amount of loans with each specified rate of interest:

\$4,000, 6 per cent.; \$321,095.57, 7 $\frac{3}{10}$ per cent.

Number of outstanding loans which are of an amount not exceeding three thousand dollars each, ... 313

Aggregate amount of the same, ... 251,632 67

Number of open accounts, ... 1,727

Number and am't of deposits received for the previous year, . 982 139,788 00

Number and amount of deposits of, and exceeding, three hundred dollars at any one time for the previous year, . . . 118 69,141 00

Number and amount of withdrawals, ... 1,299 168,066 30

Number of accounts opened during the previous year, . . . 419

Number of accounts closed during the previous year, . . . 501

Amount of the expenses of the corporation during the previous year, ... 2,262 03

Amount of treasurer's bonds, ... 10,000 00

Date of examination by Commissioner, June 5.

PUBLIC FUNDS.

	Par Value.	Estimated Market Value.	Amount Invested.
United States bonds, . . .	\$15,000	\$16,000 00	\$16,000 00

BANK STOCK.

Mahaiwé Nat'l B'k, Gt. Barrington,	\$3,800	\$5,472 00	\$5,445 20
Lee Nat'l Bank, Lee, . . .	5,110	6,205 00	6,152 00
Pittsfield Nat'l Bank, Pittsfield, .	300	405 00	405 00
North Adams Nat'l B'k, No. Adams,	1,000	1,280 00	1,280 00
Housatonic Nat'l Bank, Stockbridge,	300	450 00	450 00
New England Nat'l Bank, Boston, .	7,600	10,108 00	11,400 00
Hide and Leather Nat'l B'k, Boston,	3,800	4,218 00	4,408 00
Eliot Nat'l Bank, Boston, . . .	5,000	5,500 00	6,250 00
No. America Nat'l Bank, Boston, .	4,200	4,704 00	4,835 25
Merchants' Nat'l Bank, Boston, .	3,800	5,054 00	5,156 87
Atlantic Nat'l Bank, Boston, . .	1,000	1,360 00	1,345 00
Market Nat'l Bank, Boston, . .	1,700	1,836 00	1,926 00
Hamilton Nat'l Bank, Boston, . .	1,900	2,128 00	2,227 75
Union Nat'l Bank, Boston, . . .	2,900	3,944 00	4,182 50
Shoe and Leather Nat'l Bank, Boston,	6,600	7,524 00	9,248 50
Redemption Nat'l Bank, Boston, .	15,900	21,147 00	23,104 13
Blackstone Nat'l Bank, Boston, .	3,200	3,488 00	4,259 25
Commerce Nat'l Bank, Boston, . .	4,400	4,576 00	5,545 25
Columbian Nat'l Bank, Boston, . .	3,000	4,320 00	3,960 00
Suffolk Nat'l Bank, Boston, . . .	3,400	4,148 00	4,454 00
Boston Nat'l Bank, Boston, . . .	900	1,017 00	1,190 25
Faneuil Hall Nat'l Bank, Boston, .	1,000	1,330 00	1,500 00

GROVELAND SAVINGS BANK—GROVELAND.

Incorporated 1869. Number of corporators, 30.

MOSES FOSTER, *President*.*Treasurer*, NATH'L H. GRIFFITH.

STATEMENT.

LIABILITIES.		ASSETS.	Value on Books.
Deposits, ...	\$43,032 18	Bank stock, ...	\$7,276 50
Earnings, undivided, ...	1,439 59	Loans on real estate, ...	31,025 00
Guarantee fund, ...	60 00	Loans on personal security, ...	4,165 00
		Cash on hand, ...	2,065 27
	\$44,531 77		\$44,531 77

Cash on deposit in Banks:

Essex National Bank, Haverhill, ... \$2,064 64

Whole amount of interest or profits received or earned, ... \$2,615 39

Rate and amount of semi-annual dividend for the previous year, $2\frac{1}{2}$ per cent., ... 1,013 59

Times for the dividends fixed by the by-laws: April and October.

The total amount of loans with each specified rate of interest:

\$4,000, 7 per cent.; \$31,190, $7\frac{3}{10}$ per cent.

Number of outstanding loans which are of an amount not exceeding three thousand dollars each, ... 59

Aggregate amount of the same, ... 35,190 00

Number of open accounts, ... 185

Number and am't of deposits received for the previous year, ... 81 5,917 92

Number and amount of deposits of, and exceeding, three hundred dollars at any one time for the previous year, ... 3 1,850 00

Number and amount of withdrawals, ... 66 8,225 65

Number of accounts opened during the previous year, ... 20

Number of accounts closed during the previous year, ... 18

Amount of the expenses of the corporation during the previous year, ... 55 00

Amount of treasurer's bonds, ... 5,000 00

Date of examination by Commissioner, August 8.

BANK STOCK.

	Par Value.	Estimated Market Value.	Amount Invested.
First Ward Nat'l Bank, Boston, ...	\$800	\$720 00	\$818 00
Eleventh Ward Nat'l Bank, Boston, ...	2,200	2,750 00	3,809 00
Manufacturers' Nat'l Bank, Boston, ...	1,500	1,500 00	1,570 00
Fourth Nat'l Bank, Lowell, ...	500	500 00	490 00
Metropolitan Nat'l Bank, Boston, ...	600	552 00	589 50

HAMPDEN SAVINGS BANK—SPRINGFIELD.

Incorporated 1852. Number of corporators, 45.

ELIPHALET TRASK, *President.**Treasurer,* PETER S. BAILEY.

STATEMENT.

LIABILITIES.		ASSETS.	Value on Books.
Deposits, . . .	\$1,735,434 98	Public funds, ...	\$205,000 00
Earnings, undi-		Loans on public funds, . . .	8,200 00
vided, . . .	9,836 94	Bank stock, ...	205,289 00
Guarantee fund, .	6,733 00	Loans on bank stock, . . .	8,500 00
		Railroad bonds, ...	23,000 00
		Real estate, ...	60,746 22
		Loans on real estate, . . .	932,305 00
		Loans on personal security, .	271,775 00
		Loans to cities and towns, .	13,600 75
		Loans on railroad stock, . .	1,500 00
		Expense account, ...	1,623 95
		Tax fund, ...	2,468 40
		Premium account, ...	5,635 00
		Cash on hand, ...	12,361 60
	\$1,752,004 92		\$1,752,004 92

Cash on deposit in bank:

In Agawam National Bank, Springfield, ... \$5,700 00

Loans on Public Funds—amount on each:

On United States bonds, par value, \$9,600, ... \$8,200 00

Loans on Bank Stock—amount on each:

On 50 shares Holyoke National Bank, ... \$4,000 00

On 36 shares Agawam National Bank, ... 3,600 00

On 9 shares Franklin Co. National Bank, ... 900 00

Amount of real estate held by foreclosure, ... \$60,087 37

Estimated market value of real estate, ... 60,000 00

Whole amount of interest or profits received or earned, . . . \$111,307 67

Rate and amount of each semi-annual dividend	} 2½ per cent.,	} 43,220 60
for the previous year, ...		

Times for the dividends fixed by the by-laws: February 15 and August 15.

The total amount of loans with each specified rate of interest:

\$1,235,880.75, 6½ per cent.

Number of outstanding loans which are of an amount not exceeding three thousand dollars each, ... 215

Aggregate amount of the same, ... 284,755 00

Number of open accounts, ... 3,730

Number and am't of deposits received for the previous year, 2,705 413,545 60.

Number and amount of deposits of, and exceeding, three hundred dollars at any one time for the previous year, ... 332 198,321 00

Number and amount of withdrawals, ...	2,874	\$454,310	31
Number of accounts opened during the previous year, . . .	696		
Number of accounts closed during the previous year, . . .	774		
Amount of the expenses of the corporation during the previous year, ...		6,000	00
Amount of treasurer's bonds, ...		10,000	00
Date of examination by Commissioner, June 8.			

PUBLIC FUNDS.

	Par Value.	Estimated Market Value.	Amount Invested.
United States bonds, 5s, ...	\$50,000	\$53,875 00	\$50,000 00
“ “ “ 5-20s, ...	155,000	166,525 00	155,000 00

BANK STOCK.

Agawam Nat'l Bank, Springfield, ...	\$51,100	\$61,320 00	\$57,665 00
First Nat'l Bank, Chicopee, ...	4,000	6,000 00	5,030 00
First Nat'l Bank, Boston, ...	8,800	16,368 00	8,800 00
Hide and Leather Nat'l B'k, Boston, ...	7,500	8,400 00	7,500 00
Hadley Falls Nat'l Bank, Holyoke	4,000	6,000 00	4,732 00
Merchants' Nat'l Bank, Boston, ...	23,000	30,820 00	27,210 00
Monson Nat'l Bank, Monson, ...	2,000	3,000 00	2,200 00
Commerce Nat'l Bank, Boston, ...	10,000	10,600 00	10,865 00
Tremont Nat'l Bank, Boston, ...	600	660 00	600 00
Third Nat'l Bank, Springfield, ...	6,400	9,920 00	9,760 00
Revere Nat'l Bank, Boston, ...	10,000	10,900 00	10,000 00
Webster Nat'l Bank, Boston, ...	4,000	4,100 00	4,292 00
Ware Nat'l Bank, Ware, ...	10,000	13,000 00	12,550 00
Holyoke Nat'l Bank, Holyoke, ...	16,000	17,600 00	16,000 00
Hampshire Co. Nat. B'k, Northampt'n, ...	4,100	4,920 00	4,100 00
Pynchon Nat'l Bank, Springfield, ...	6,500	10,985 00	10,985 00
First Nat'l Bank, Northampton, ...	3,000	4,200 00	3,000 00
Wachusett Nat'l Bank, Fitchburg, ...	10,000	5,200 00	10,000 00

RAILROAD BONDS.

Eastern Railroad bonds, ...	\$24,500	\$12,250 00	\$23,000 00
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HAMPSHIRE SAVINGS BANK — NORTHAMPTON.

Incorporated 1869. Number of corporators, 27.

LUTHER BODMAN, *President*.*Treasurer*, LEWIS WARNER.

STATEMENT.

LIABILITIES.		ASSETS.	Value on Books.
Deposits, ...	\$498,006 63	Bank stock, ...	\$191,759 92
Earnings, undivided, . .	7,029 48	Loans on bank stock, . . .	21,900 00
Guarantee fund, ...	1,300 00	Real estate, ...	3,500 00
		Loans on real estate by fore- closure, ...	200,936 95
		Loans on personal security, .	47,385 00
		Loans to banks on interest, .	40,392 74
		Expense account, ...	461 50
	\$506,336 11		\$506,336 11

Loans on Bank Stock — amount on each:

On 179 shares Hampshire County National Bank, Northampton, . .	\$17,900 00
On 8 shares Northampton National Bank, Northampton, ...	800 00
On 9 shares First National Bank, Northampton, ...	900 00
On 23 shares First National Bank, Easthampton, ...	2,300 00

Cash on deposit in Banks:

Hampshire County National Bank, Northampton, ...	\$40,392 74
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Whole amount of interest or profits received or earned, ... \$30,661 68

Rate and amount of each semi-annual dividend	} 2½ per cent., . . . }	11,348 19
for the previous year, ...		11,610 10

Times for the dividends fixed by the by-laws: May 15 and November 15.

Amount of real estate acquired by foreclosure, ... \$3,500 00

Estimated value of the same, ... 3,500 00

The total amount of loans with each specified rate of interest:

\$270,221.95, 7 per cent.

Number of outstanding loans which are of an amount not exceeding three thousand dollars each, ... 168

Aggregate amount of the same, ... \$196,720 95

Number of open accounts, ... 2,659

Number and am't of deposits received for the previous year, . . 826 122,962 41

Number and amount of deposits of, and exceeding, three hundred dollars at any one time for the previous year, ... 99 60,069 00

Number and amount of withdrawals, ... 821 99,204 83

Number of accounts opened during the previous year, ... 258

Number of accounts closed during the previous year, ... 161

Amount of the expenses of the corporation during the previous year, ... 1,650 00

Amount of treasurer's bonds, ... 10,000 00

Date of examination by Commissioner, July 24.

BANK STOCK.

	Par Value.	Estimated Market Value.	Amount Invested.
Hampshire Co. Nat'l B'k, North'pt'n,	\$40,000	\$48,000 00	\$46,926 00
Northampton Nat'l B'k, Northampt'n,	7,800	10,920 00	11,857 50
First Nat'l Bank, Northampton, .	4,100	5,576 00	5,488 00
First Nat'l Bank, Easthampton, .	9,000	11,700 00	11,250 00
John Hancock Nat'l B'k, Springfield,	2,000	2,600 00	2,490 00
Chicopee Nat'l Bank, Springfield, .	500	800 00	800 00
Agawam Nat'l Bank, Springfield, .	800	1,120 00	1,088 00
Mechanics' Nat'l Bank, Worcester, .	2,500	3,500 00	3,395 00
First Nat'l Bank, Chicopee, . . .	2,400	3,755 00	3,755 00
Conway Nat'l Bank, Conway, . . .	2,800	3,276 00	3,119 00
Ware Nat'l Bank, Ware, ...	1,600	2,080 00	2,072 00
Union Nat'l Bank, Weymouth, . . .	1,300	1,495 00	1,592 50
North Nat'l Bank, Boston, ...	10,000	12,661 00	12,661 00
Howard Nat'l Bank, Boston, ...	3,300	3,828 00	3,695 00
Shawmut Nat'l Bank, Boston, . . .	3,500	4,165 00	4,477 50
Hide and Leather Nat'l B'k, Boston,	3,200	3,552 00	3,797 00
Commerce Nat'l Bank, Boston, . . .	2,000	2,140 00	2,505 00
Tremont Nat'l Bank, Boston, ...	4,200	4,704 00	5,386 00
Continental Nat'l Bank, Boston, . .	3,500	3,990 00	4,030 00
Republic Nat'l Bank, Boston, ...	800	1,032 00	1,032 00
North America Nat'l Bank, Boston,	1,000	1,130 00	1,147 50
Market Nat'l Bank, Boston, ...	3,500	3,745 00	4,219 37
Mt. Vernon Nat'l Bank, Boston, . . .	700	903 00	896 00
Commonwealth Nat'l Bank, Boston,	4,000	4,400 00	4,635 00
Merchants' Nat'l Bank, Lowell, . . .	3,000	4,050 00	4,260 00
Atlantic Nat'l Bank, Boston, ...	900	1,236 00	1,221 75
Atlas Nat'l Bank, Boston, ...	3,300	3,960 00	3,902 75
Eliot Nat'l Bank, Boston, ...	3,600	3,960 00	4,640 00
Hamilton Nat'l Bank, Boston, ...	700	805 00	906 00
Massachusetts Nat'l Bank, Boston, .	1,500	1,815 00	1,920 00
Suffolk Nat'l Bank, Boston, ...	3,000	3,660 00	3,870 00
Revere Nat'l Bank, Boston, ...	3,000	3,300 00	3,607 50
Shoe and Leather Nat'l B'k, Boston,	1,000	1,240 00	1,436 25
Globe Nat'l Bank, Boston, ...	4,800	5,356 00	5,651 87
Third Nat'l Bank, Boston, ...	1,500	1,920 00	2,100 93
Second Nat'l Bank, Boston, ...	5,000	7,000 00	7,900 00
Eleventh Ward Nat'l Bank, Boston,	1,300	1,300 00	1,465 00
Eagle Nat'l Bank, Boston, ...	1,200	1,284 00	1,476 00
Manufacturers' Nat'l Bank, Boston,	1,000	1,020 00	1,040 00
Blackstone Nat'l Bank, Boston, . . .	3,000	3,480 00	4,047 50

HAVERHILL SAVINGS BANK—HAVERHILL.

Incorporated 1829. Number of corporators, 20.

JOHN A. APPLETON, *President.**Treasurer,* ADDISON B. JAQUES.

STATEMENT.

LIABILITIES.		ASSETS.	Value on Books.
Deposits, . . .	\$2,847,770 80	Public funds, ...	\$857,600 00
Earnings, undi- vided, . . .	20,972 65	Loans on public funds, . .	3,650 00
Guarantee fund, . . .	17,543 53	Bank stock, ...	504,650 00
		Loans on bank stock, . . .	18,800 00
		Railroad bonds, ...	132,000 00
		Loans on real estate, . . .	1,199,800 00
		Loans on personal security, .	45,860 00
		Loans to counties, cities, or towns, ...	64,000 00
		Cash on hand, ...	59,926 98
	\$2,886,286 98		\$2,886,286 98

Loans on Public Funds — amount on each:

On United States bond, par value, \$3,750, ... \$3,650 00

Loans on Bank Stock — amount on each:

On 176 shares Essex National Bank, Haverhill, ... \$15,800 00

On 10 shares Merrimack National Bank, Haverhill; 15 shares Tre-
mont National Bank, Boston; 7 shares Boston National Bank,
Boston, ... 3,000 00

Cash on deposit on Banks:

Haverhill National Bank, Haverhill, ... \$56,000 00

Whole amount of interest or profits received or earned, . . . \$181,470 16

Rate and amount of each semi-annual dividend } $2\frac{1}{2}$ per cent., . { 67,608 47
for the previous year, . . . } $2\frac{1}{2}$ per cent., . { 68,952 32Times for the dividends fixed by the by-laws: third Wednesday of
April and October.Average annual per cent. of dividends for the term ending at the
time of, and including, the last extra dividend, $7\frac{1}{2}$ per cent.The total amount of loans with each specified rate of interest:
\$1,332,110, 6 per cent.Number of outstanding loans which are of an amount not exceed-
ing three thousand dollars each, ... 543

Aggregate amount of the same, ... 739,500 00

Number of open accounts, ... 7,558

Number and am't of deposits received for the previous year, 3,417 304,770 00

Number and amount of deposits of, and exceeding, three hundred
dollars at any one time for the previous year, . . . 251 126,572 00

Number and amount of withdrawals, ... 3,274 357,843 18

Number of accounts opened during the previous year, . . . 1,070

Number of accounts closed during the previous year, ...	775
Amount of the expenses of the corporation during the previous year, ...	\$3,928 25
Amount of treasurer's bonds, ...	20,000 00
Date of examination by Commissioner, June 27.	

PUBLIC FUNDS.

	Par Value.	Estimated Market Value.	Amount Invested.
United States bonds, ...	\$255,000	\$273,837 50	\$255,000 00
City and Town Bonds —			
City of Boston, ...	\$100,000	\$104,090 00	\$100,000 00
of Haverhill, ...	100,500	106,030 00	100,500 00
of Portsmouth, N.H., ...	56,500	58,610 00	56,500 00
of Fall River, ...	60,000	61,300 00	60,000 00
of Dover, N.H., ...	46,300	48,152 00	46,300 00
of Somerville, ...	20,000	21,200 00	20,000 00
of Cambridge, ...	35,000	37,450 00	35,000 00
of Nashua, N.H.	35,000	37,100 00	35,000 00
of Portland, Me., ...	15,000	15,750 00	15,000 00
of Lawrence, ...	28,000	30,520 00	28,000 00
Town of Natick, ...	20,000	21,200 00	20,000 00
of Winthrop, ...	20,000	22,000 00	20,000 00
City of Charlestown, ...	20,000	21,400 00	20,000 00
Town of Bradford, ...	13,000	14,300 00	13,000 00
City of Rockland, Me., ...	5,300	5,459 00	5,300 00
of Manchester, N.H., ...	5,000	5,300 00	5,000 00
of Lynn, ...	10,000	10,900 00	10,000 00
Town of Winchester, ...	13,000	13,260 00	13,000 00

BANK STOCK.

Haverhill Nat'l Bank, Haverhill, ...	\$37,500	\$52,500 00	\$37,500 00
Merrimaek Nat'l Bank, Haverhill, ...	27,500	39,875 00	27,500 00
Essex Nat'l Bank, Haverhill, ...	16,700	19,205 00	16,700 00
First Nat'l Bank, Haverhill, ...	13,000	16,250 00	13,000 00
Methuen Nat'l Bank, Methuen, ...	10,000	11,500 00	10,000 00
First Nat'l Bank, Malden, ...	10,000	13,000 00	10,000 00
Bay State Nat'l Bank, Lawrence, ...	3,750	4,750 00	3,750 00
Andover Nat'l Bank, Andover, ...	3,200	3,776 00	3,200 00
Blackstone Nat'l Bank, Boston, ...	26,700	28,702 50	26,700 00
Boston Nat'l Bank, Boston, ...	26,700	30,504 75	26,700 00
Nat'l Bank of No. America, Boston, ...	26,700	28,969 50	26,700 00
Nat'l Bank of Redemption, Boston, ...	25,400	30,320 00	25,400 00
Nat'l Bank of Republic, Boston, ...	22,500	29,362 50	22,500 00
Nat'l Hide and Leather Bank, Boston, ...	20,000	22,400 00	20,000 00
Atlas Nat'l Bank, Boston, ...	20,000	23,050 00	20,000 00
Howard Nat'l Bank, Boston, ...	15,000	16,875 00	15,000 00
Exchange Nat'l Bank, Boston, ...	15,000	24,000 00	15,000 00
Shawmut Nat'l Bank, Boston, ...	15,000	17,700 00	15,000 00
North Nat'l Bank, Boston, ...	15,000	17,400 00	15,000 00

BANK STOCK — Concluded.

	Par Value.	Estimated Market Value.	Amount Invested.
Suffolk Nat'l Bank, Boston, . .	\$15,000	\$18,300 00	\$15,000 00
Nat'l City Bank, Boston, . .	15,000	17,287 50	15,000 00
Faneuil Hall Nat'l Bank, Boston, .	10,000	13,325 00	10,000 00
Maverick Nat'l Bank, Boston, . .	10,000	15,000 00	10,000 00
Traders' Nat'l Bank, Boston, . .	10,000	10,400 00	10,000 00
Continental Nat'l Bank, Boston, .	10,000	10,100 00	10,000 00
Globe Nat'l Bank, Boston, . .	10,000	11,000 00	10,000 00
Eagle Nat'l Bank, Boston, . .	8,000	8,640 00	8,000 00
Shoe and Leather Nat'l B'k, Boston,	7,500	8,850 00	7,500 00
Hamilton Nat'l Bank, Boston, . .	7,500	8,850 00	7,500 00
Columbian Nat'l Bank, Boston, . .	5,000	6,800 00	5,000 00
Webster Nat'l Bank, Boston, . .	5,000	5,100 00	5,000 00
First Nat'l Bank, Boston, . .	5,000	9,250 00	5,000 00
State Nat'l Bank, Boston, . .	5,000	5,437 50	5,000 00
Third Nat'l Bank, Boston, . .	5,000	5,400 00	5,000 00
Fourth Nat'l Bank, Boston, . .	5,000	4,250 00	5,000 00
Manufacturers' Nat'l Bank, Boston,	10,000	9,950 00	10,000 00
Nat'l Bank of Commerce, Boston, .	5,000	5,275 00	5,000 00
Everett Nat'l Bank, Boston, . .	4,000	4,360 00	4,000 00
Eliot Nat'l Bank, Boston, . .	3,000	3,240 00	3,000 00

RAILROAD BONDS.

Boston and Maine Railroad bonds, .	\$75,000	\$82,687 50	\$75,000 00
Eastern Railroad bonds, ...	26,000	13,000 00	26,000 00
Old Colony Railroad bonds, . . .	15,000	15,700 00	15,000 00
New Bedford & Taunton R.R. bonds,	10,000	10,000 00	10,000 00
West Amesbury Branch R.R. bonds,	6,000	6,300 00	6,000 00

HAYDENVILLE SAVINGS BANK — HAYDENVILLE.

Incorporated March 17, 1869. Number of corporators, 70.

JOEL HAYDEN, *President*.*Treasurer*, B. S. JOHNSON.

STATEMENT.

LIABILITIES.		ASSETS.	Value on Books.
Deposits, ...	\$229,120 08	Bank stock, ...	\$6,835 00
Earnings, undivided, ...	2,588 80	Railroad bonds, ...	5,737 50
Guarantee fund, ...	542 71	Loans on real estate, ...	114,123 20
		Loans on personal security, ...	90,608 77
		Loans to counties, cities, or towns, ...	2,900 00
		Deposit in banks on interest, ...	5,437 66
		Expense account, ...	270 50
		Cash on hand, ...	6,338 96
	\$232,251 59		\$232,251 59

Cash on deposit in Banks:

First National Bank, Northampton, ...	\$5,437 66
Conway National Bank, Conway, ...	86 58

Whole amount of interest or profits received or earned, ...	\$15,372 82
Rate and amount of each semi-annual dividend } $2\frac{1}{2}$ per cent., ...	5,575 38
for the previous year, ... } $2\frac{1}{2}$ per cent., ...	5,205 60

Times for the dividends fixed by the by-laws: second Tuesday of January and July.

Average annual per cent. of dividends for the term ending at the time of, and including, the last extra dividend: $6\frac{5}{12}$ per cent.

The total amount of loans, with each specified rate of interest:
 \$207,631.97, 7 per cent.; \$80,350, $7\frac{3}{10}$ per cent.; \$93,512.57, 8 per cent.

Number of outstanding loans which are of an amount not exceeding three thousand dollars each, ...	226
Aggregate amount of the same, ...	131,948 51
Number of open accounts, ...	841
Number and am't of deposits received for the previous year, ...	604 69,080 06
Number and amount of deposits of, and exceeding, three hundred dollars at any one time for the previous year, ...	49 27,792 87
Number and amount of withdrawals, ...	562 48,128 27
Number of accounts opened during the previous year, ...	182
Number of accounts closed during the previous year, ...	125
Amount of the expenses of the corporation during the previous year, ...	1,161 56
Amount of treasurer's bonds, ...	20,000 00
Date of examination by Commissioner, July 24.	

BANK STOCK.

	Par Value.	Estimated Market Value.	Amount Invested.
Conway Nat'l Bank, Conway, . .	\$6,000	\$6,900 00	\$6,835 00

RAILROAD BONDS.

Boston and Albany Railroad bonds, .	\$5,000	\$5,800 00	\$5,737 50
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HINGHAM INSTITUTION FOR SAVINGS—HINGHAM.

Incorporated April 2, 1834. Number of corporators, 62.

DANIEL BASSETT, *President.**Treasurer,* HENRY C. HARDING.

STATEMENT.

LIABILITIES.		ASSETS.	Value on Books.
Deposits, . . .	\$1,643,497 47	Public funds, ...	\$82,000 00
Earnings, undi- vided, . . .	11,458 55	Bank stock, ...	142,600 00
Guarantee fund,	4,026 40	Loans on bank stock, . . .	992 00
		Railroad bonds, ...	45,000 00
		Real estate, ...	2,500 00
		Real estate by foreclosure, .	8,616 41
		Loans on real estate, . . .	1,118,714 13
		Loans on personal security, .	106,165 95
		Loans on railroad stock, . .	500 00
		Loans to counties, cities, or towns, ...	42,500 00
		Deposit in banks on interest, .	82,937 17
		Suspense account, ...	863 72
		Expense account, ...	2,162 75
		Cash on hand and in banks, .	23,430 29
	\$1,658,982 42		\$1,658,982 42

Loans on Bank Stock—amount on each:

On 17 shares Hingham National Bank, Hingham, ... \$992 00

Loans on Railroad Stock—amount on each:

On 6 shares Boston and Providence Railroad, ... \$500 00

Amount invested in real estate, ... \$2,500 00

Estimated value of real estate, ... 3,000 00

Amount of real estate held by foreclosure, ... 8,616 41

Estimated value of real estate held by foreclosure, ... 8,700 00

Cash on deposit in Banks:

Hingham National Bank, Hingham, ... \$13,755 64

Webster National Bank, Boston, ... 9,195 79

New England Trust Co., Boston, ...	\$19,252 41
National Shoe and Leather Bank, Boston, ...	63,684 76

Whole amount of interest or profits received or earned, . . . \$96,084 82

Rate and amount of each semi-annual dividend	$2\frac{1}{2}$ per cent.,	{	39,338 45
for the previous year, ...	$2\frac{1}{2}$ per cent.,		

Times for the dividends fixed by the by-laws: first Tuesday of January and July.

Average annual per cent of dividends for the term ending at the time of, and including, the last extra dividend: $7\frac{1}{2}$ per cent.

The total amount of loans with each specified rate of interest:

\$25,000, 5 per cent.; \$424,152, 6 per cent.; \$76,000, $6\frac{1}{2}$ per cent.;

\$676,610, 7 per cent.; \$4,850, $7\frac{3}{10}$ per cent.; \$22,010, $7\frac{1}{2}$ per cent.;

\$40,250, 8 per cent.

Number of outstanding loans which are of an amount not exceeding three thousand dollars each, ... 341

Aggregate amount of the same, ... 274,995 00

Number of open accounts, ... 3,739

Number and am't of deposits received for the previous year, . 950 123,383 77

Number and amount of deposits of, and exceeding, three hundred dollars at any one time for the previous year, . . . 129 79,048 24

Number and amount of withdrawals, ... 1,471 156,917 09

Number of accounts opened during the previous year, . . . 247

Number of accounts closed during the previous year, . . . 271

Amount of the expenses of the corporation during the previous year, ... 3,116 37

Amount of treasurer's bonds, ... 20,000 00

Date of examination by Commissioner, June 18.

PUBLIC FUNDS.

	Par Value.	Estimated Market Value.	Amount Invested.
United States bonds, 1881, ...	\$48,500	\$53,471 25	\$48,500 00
“ “ “ 5-20s, ...	33,500	36,305 62	33,500 00

BANK STOCK.

Hingham Nat'l Bank, Hingham, ...	\$10,500	\$10,500 00	\$14,500 00
Abington Nat'l Bank, Abington, ...	1,500	1,920 00	1,500 00
Union Nat'l Bank, Weymouth, ...	2,800	3,052 00	2,800 00
Old Colony Nat'l Bank, Plymouth, ...	1,600	2,048 00	1,600 00
First Nat'l Bank, Chelsea, ...	3,000	3,240 00	3,000 00
First Nat'l Bank, Boston, ...	5,000	9,250 00	5,000 00
Merchants' Nat'l Bank, Boston, ...	7,500	9,993 00	7,500 00
Union Nat'l Bank, Boston, ...	5,000	6,650 00	5,000 00
State Nat'l Bank, Boston, ...	2,600	2,821 00	2,600 00
Globe Nat'l Bank, Boston, ...	3,000	3,307 00	3,000 00
Suffolk Nat'l Bank, Boston, ...	2,300	2,783 00	2,300 00
Market Nat'l Bank, Boston, ...	3,600	3,834 00	3,600 00
Republic Nat'l Bank, Boston, ...	7,500	9,787 00	7,500 00

BANK STOCK — Concluded.

	Par Value.	Estimated Market Value.	Amount Invested.
Atlantic Nat'l Bank, Boston, . .	\$3,800	\$5,054 00	\$3,800 00
Eagle Nat'l Bank, Boston, . .	10,000	10,800 00	10,000 00
New England Nat'l Bank, Boston, .	2,000	2,685 00	2,000 00
City Nat'l Bank, Boston, . .	3,200	3,688 00	3,200 00
Tremont Nat'l Bank, Boston, . .	8,000	8,780 00	8,000 00
Atlas Nat'l Bank, Boston, . .	7,500	8,662 00	7,500 00
Commerce Nat'l Bank, Boston, . .	11,000	11,660 00	11,000 00
Hamilton Nat'l Bank, Boston, . .	4,200	4,966 00	4,200 00
Shoe and Leather Nat'l B'k, Boston,	5,000	5,925 00	5,000 00
Revere Nat'l Bank, Boston, . .	15,000	16,350 00	15,000 00
No. America Nat'l Bank, Boston, .	8,000	8,680 00	8,000 00
Webster Nat'l Bank, Boston, . .	5,000	5,112 00	5,000 00

RAILROAD BONDS.

Boston and Lowell R.R. bonds, 7s, .	\$10,000	\$10,775 00	\$10,000 00
Boston and Maine R.R. bonds, 7s, .	10,000	11,000 00	10,000 00
Boston and Albany R.R. bonds, 7s, .	10,000	11,550 00	10,000 00
Old Colony R.R. bonds, 7s, . .	10,000	11,050 00	10,000 00
Eastern Railroad bonds (new), . .	5,000	2,518 00	5,000 00

HOLYOKE SAVINGS BANK — HOLYOKE.

Incorporated 1855. Number of corporators, 77.

JOEL RUSSELL, *President.**Treasurer, R. B. JOHNSON.*

STATEMENT.

LIABILITIES.		ASSETS.	Value on Books.
Deposits, ...	\$946,085 13	Public funds, ...	\$67,000 00
Earnings, undivided, ...	30,656 42	Bank stock, ...	169,544 17
Guarantee fund, ...	4,000 00	Loans on bank stock, ...	3,000 00
		Loans on real estate, ...	565,350 00
		Loans on personal security, ...	104,575 00
		Expense account, ...	1,327 67
		Deposit in banks on interest, ...	38,880 08
		Premium, ...	4,000 00
		Cash on hand, ...	27,064 63
	\$980,741 55		\$980,741 55

Loans on Bank Stock — amount on each:

On 30 shares Holyoke National Bank, ... \$3,000 00

Cash on deposit in Banks:

Holyoke National Bank, ... \$19,025 80

Commonwealth National Bank, Boston, ... 19,854 28

Whole amount of interest or profits received or earned, ... \$67,545 32

Rate and amount of each semi-annual dividend } $2\frac{1}{2}$ per cent., . . . { 25,150 13
for the previous year, ... } $2\frac{1}{2}$ per cent., . . . { 21,807 02

Times for the dividends fixed by the by-laws: January and July.

The total amount of loans with each specified rate of interest:

\$669,625, 7 per cent.

Number of outstanding loans which are of an amount not exceeding three thousand dollars each, ... 184

Aggregate amount of the same, ... 239,275 00

Number of open accounts, ... 3,031

Number and am't of deposits received for the previous year, 3,617 210,451 00

Number and amount of deposits of, and exceeding, three hundred dollars at any one time for the previous year, ... 117 67,741 00

Number and amount of withdrawals, ... 2,779 239,753 27

Number of accounts opened during the previous year, ... 666

Number of accounts closed during the previous year, ... 556

Amount of the expenses of the corporation during the previous year, ... 3,400 00

Amount of treasurer's bonds, ... 20,000 00

Date of examination by Commissioner, July 25.

PUBLIC FUNDS.

	Par Value.	Estimated Market Value.	Amount Invested.
United States bonds, 6s, ...	\$40,000	\$43,900 00	\$40,000 00
“ “ “ 5s, ...	10,000	10,600 00	10,000 00
State bonds — Massachusetts 5s, ...	\$17,000	\$18,700 00	\$17,000 00

BANK STOCK.

Holyoke Nat'l Bank, Holyoke, ...	\$33,800	\$36,504 00	\$34,230 00
Hadley Falls Nat'l Bank, Holyoke, ...	12,800	19,800 00	18,959 67
Agawam Nat'l Bank, Springfield, ...	8,900	11,150 00	11,595 00
First Nat'l Bank, Springfield, ...	5,700	7,400 00	6,988 09
Second Nat'l Bank, Springfield, ...	4,900	8,820 00	9,142 00
Third Nat'l Bank, Springfield, ...	13,500	21,600 00	20,678 41
Chicopee Nat'l Bank, Springfield, ...	3,100	4,805 00	4,935 00
John Hancock Nat'l B'k, Springfield, ...	4,900	5,880 00	6,197 00
First Nat'l Bank, Northampton, ...	9,500	12,635 00	12,707 50
Northamp'n Nat'l B'k, Northampton, ...	7,600	7,600 00	11,670 00
Hampshire Co. Nat'l B'k, North'pton, ...	2,000	2,400 00	2,400 00
First Nat'l Bank Easthampton, ...	4,200	4,910 00	4,910 00
Railroad Nat'l Bank, Lowell, ...	3,400	3,910 00	4,128 00
Townsend Nat'l Bank, Townsend, ...	6,100	7,625 00	8,213 00
Shelburne Falls Nat'l B'k, Shelburne Falls, ...	300	390 00	369 50
Conway Nat'l Bank, Conway, ...	5,700	6,612 00	6,570 00
First Nat'l Bank, Westfield, ...	400	560 00	412 00
First Nat'l Bank, South Adams, ...	2,200	2,860 00	2,800 00
Pittsfield Nat'l Bank, Pittsfield, ...	100	140 00	139 00
Chapin Banking and Trust Company, Springfield, ...	2,500	2,750 00	2,500 00

HOLLISTON SAVINGS BANK—HOLLISTON.

Incorporated February 27, 1872. Number of corporators, 50.

SETH THAYER, *President*.*Treasurer*, ORRIN THOMSON.

STATEMENT.

LIABILITIES.		ASSETS.	Value on Books.
Deposits, ...	\$267,410 93	Public funds, ...	\$18,908 75
Earnings, undivided, ...	5,285 06	Loans on public funds, ...	3,165 93
Guarantee fund, ...	800 00	Bank stock, ...	22,075 75
		Loans on bank stock, ...	5,255 00
		Railroad bonds, ...	4,000 00
		Real estate, ...	2,550 00
		Loans on real estate, ...	173,075 00
		Loans on personal security, ...	30,330 00
		Loans to counties, cities, or towns, ...	8,000 00
		Loans to banks, ...	2,899 96
		Cash on hand, ...	3,235 60
	\$273,495 99		\$273,495 99

Real estate acquired by foreclosure, ...	\$2,550 00
Estimated value of the same, ...	2,550 00

Loans on Public Funds—amount on each:

On United States bonds, par value, \$3,800, ...	\$3,165 93
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Loans on Bank Stock—amount on each:

On 63 shares Holliston National Bank, Holliston, ...	\$5,255 00
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Cash on deposit in Banks:

Holliston National Bank, Holliston, ...	\$2,899 96
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Whole amount of interest or profits received or earned, ...	\$15,628 58
Rate and amount of each semi-annual dividend } $2\frac{1}{2}$ per cent., ...	5,910 46
for the previous year, ... } $2\frac{1}{2}$ per cent., ...	5,516 88

Times for the dividends fixed by the by-laws: June and December.

The total amount of loans with each specified rate of interest:

\$3,565.93, 6 per cent.; \$208,260, 7 per cent.

Number of outstanding loans which are of an amount not exceeding three thousand dollars each, ...	182
Aggregate amount of the same, ...	172,825 93
Number of open accounts, ...	930
Number and am't of deposits received for the previous year, ...	794 77,638 40
Number and amount of deposits of, and exceeding, three hundred dollars at any one time for the previous year, ...	77 42,042 41
Number and amount of withdrawals, ...	548 51,221 75
Number of accounts opened during the previous year, ...	206
Number of accounts closed during the previous year, ...	115

Amount of the expenses of the corporation during the previous
year, ... \$1,300 00
Amount of treasurer's bonds, ... 20,000 00
Date of examination by Commissioner, June 1.

PUBLIC FUNDS.

	Par Value.	Estimated Market Value.	Amount Invested.
United States bonds, ...	\$11,200	\$11,832 00	\$12,208 75
City and Town Bonds —			
Town of Holliston, ...	\$3,000	\$3,000 00	\$3,000 00
City of Worcester, ...	4,000	4,340 00	3,700 00

BANK STOCK.

Holliston Nat'l Bank, Holliston, ...	\$11,400	\$13,452 00	\$13,615 00
Traders' Nat'l Bank, Boston, ...	3,000	3,100 00	3,408 75
State Nat'l Bank, Boston, ...	400	435 00	442 00
Franklin Nat'l Bank, Franklin, ...	1,400	1,610 00	1,610 00
Home Nat'l Bank, Brockton, ...	3,000	3,120 00	3,000 00

RAILROAD BONDS.

Eastern Railroad bonds, ...	\$5,000	\$2,500 00	\$4,000 00
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HOME SAVINGS BANK — BOSTON.

Incorporated 1869. Number of corporators, 47.

HENRY SMITH, *President*.*Treasurer*, B. N. BULLOCK.

STATEMENT.

LIABILITIES.		ASSETS.	Value on Books.
Deposits, . . .	\$3,393,867 59	Public funds, ...	\$55,000 00
Earnings, undi- vided, . . .	79,131 88	Loans on public funds, . . .	2,100 00
State tax, . . .	7,000 00	Bank stock, ...	447,750 94
Guarantee fund, . . .	10,000 00	Loans on bank stock, . . .	33,850 00
		Railroad bonds, ...	57,098 75
		Real estate, ...	72,450 00
		Loans on real estate, . . .	2,458,385 41
		Loans on personal security, .	221,500 00
		Insurance account, ...	566 90
		Loans on railroad stock, . .	3,500 00
		Loans to counties, cities, or towns, ...	53,000 00
		Deposit in banks on interest, .	6,746 61
		Expense account, ...	659 27
		Accrued interest, ...	63,870 00
		Cash on hand, ...	13,521 59
	\$3,489,999 47		\$3,489,999 47

Loans on Public Funds — amount on each:

On United States bonds, par value, \$2,100, ... \$2,100 00

Loans on Bank Stock — amount on each:

On 100 shares Central National Bank, Boston, ... \$9,300 00
 On 100 shares South Reading National Bank, South Reading, ... 12,000 00
 On 15 shares Boylston National Bank, Boston, ... 1,500 00
 On 7 shares Globe National Bank, Boston, ... 750 00
 On 50 shares Dedham National Bank, Dedham, ... 6,000 00
 On 19 shares Bristol Co. National Bank, Taunton; 4 shares Taun-
 ton National Bank, Taunton, ... 2,000 00
 On 10 shares Washington National Bank, Boston; Home Savings
 Bank book, \$1,131.25, ... 2,250 00

Loans on Railroad Stock — amount on each:

On 2 shares Boston and Maine Railroad, ... \$200 00
 On 26 shares Old Colony Railroad, ... 2,300 00
 On 10 shares Boston and Providence Railroad, ... 1,000 00

Amount of real estate held by foreclosure, ... \$72,450 00
 Estimated value of real estate held by foreclosure, ... 74,400 00

Cash on deposit in Banks:

Central National Bank, Boston, ... \$6,746 61

Whole amount of interest or profits received or earned, ... \$215,678 39
 Rate and amount of each semi-annual dividend } $2\frac{1}{2}$ per cent., . . . \$87,813 33
 for the previous year, ... } 2 per cent., . . . 67,164 88

Times for the dividends fixed by the by-laws: second Wednesday of April and October.

The total amount of loans with each specified rate of interest: \$10,000, 4 per cent.; \$1,400, 5 per cent.; \$212,650, 6 per cent.; \$42,500, 6½ per cent.; \$1,348,975.41, 7 per cent.; \$11,800, 7³/₁₀ per cent.; \$75,000, 7½ per cent.; \$261,400, 7½ per cent.; \$808,610, 8 per cent.

Number of outstanding loans which are of an amount not exceeding three thousand dollars each, ...	164
Aggregate amount of the same, ...	329,300 00
Number of open accounts, ...	19,637
Number and am't of deposits received for the previous year, 9,589	638,632 08
Number and amount of deposits of, and exceeding, three hundred dollars at any one time for the previous year, ...	516 275,822 23
Number and amount of withdrawals, ...	13,256 1,192,203 38
Number of accounts opened during the previous year, ...	1,432
Number of accounts closed during the previous year, ...	3,371
Amount of the expenses of the corporation during the previous year, ...	20,115 28
Amount of treasurer's bonds, ...	30,000 00
Date of examination by Commissioner, April 20.	

PUBLIC FUNDS.

	Par Value.	Estimated Market Value.	Amount Invested.
United States bonds, ...	\$50,000	\$55,000 00	\$55,000 00

BANK STOCK.

Atlas Nat'l Bank, Boston, ...	\$18,000	\$20,700 00	\$20,700 00
Blackstone Nat'l Bank, Boston, ...	10,800	11,556 00	11,556 00
Boston Nat'l Bank, Boston, ...	1,400	1,596 00	1,332 00
Central Nat'l Bank, Boston, ...	43,300	43,300 00	43,300 00
Columbian Nat'l Bank, Boston, ...	4,000	5,600 00	5,251 20
Nat'l Bank of Commerce, Boston, ...	4,000	4,240 00	4,240 00
Eliot Nat'l Bank, Boston, ...	5,200	5,616 00	5,616 00
First Nat'l Bank, Boston, ...	9,000	16,650 00	16,650 00
Freeman's Nat'l Bank, Boston, ...	9,800	10,584 00	10,584 00
Hide and Leather Nat'l B'k, Boston, ...	5,000	5,600 00	5,600 00
Howard Nat'l Bank, Boston, ...	12,800	14,336 00	13,908 87
Hamilton Nat'l Bank, Boston, ...	8,000	9,440 00	9,440 00
Market Nat'l Bank, Brighton, ...	14,300	23,452 00	20,449 00
Market Nat'l Bank, Boston, ...	15,000	15,900 00	15,900 00
Massachusetts Nat'l Bank, Boston, ...	5,000	5,500 00	5,500 00
Merchants' Nat'l Bank, Boston, ...	10,000	13,300 00	12,593 00
New England Nat'l Bank, Boston, ...	20,000	26,800 00	26,800 00
North Nat'l Bank, Boston, ...	20,000	23,400 00	23,400 00
Nat'l Bank North America, Boston, ...	5,000	5,400 00	5,400 00
Nat'l Bank of Redemption, Boston, ...	11,300	14,690 00	14,690 00
Nat'l Revere Bank, Boston, ...	20,000	21,800 00	21,800 00

BANK STOCK—Concluded.

	Par Value.	Estimated Market Value.	Amount Invested.
Nat'l Bank of Republic, Boston, .	\$18,000	\$23,400 00	\$22,564 87
Shawmut Nat'l Bank, Boston, .	18,000	21,240 00	21,240 00
Second Nat'l Bank, Boston, .	40,000	56,000 00	56,000 00
Shoe and Leather Nat'l B'k, Boston,	8,200	9,676 00	9,676 00
Suffolk Nat'l Bank, Boston, .	4,000	4,840 00	4,840 00
Tremont Nat'l Bank, Boston, .	18,200	20,020 00	20,020 00
Union Nat'l Bank, Boston, .	10,000	13,600 00	13,600 00
Webster Nat'l Bank, Boston, .	5,000	5,100 00	5,100 00

RAILROAD BONDS.

Boston and Lowell Railroad bonds,	\$55,000	\$59,262 50	\$57,098 75
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HOOSAC SAVINGS BANK—NORTH ADAMS.

Incorporated June 1, 1871. Number of corporators, 41.

C. H. READ, *President*.*Treasurer*, AUSTIN BOND.

STATEMENT.

LIABILITIES.		ASSETS.	Value on Books.
Deposits, ...	\$123,869 73	Bank stock, ...	\$8,372 00
Earnings, undivided, ...	4,541 33	Real estate, ...	6,687 73
Guarantee fund, ...	163 27	Loan on real estate, ...	80,670 67
		Loans on personal security, ...	21,945 27
		Expense account, ...	530 85
		Furniture, ...	1,144 31
		Cash on hand, ...	9,223 50
	\$128,574 33		\$128,574 33

Amount of real estate held by foreclosure, ... \$6,687 73
Estimated value of the same, ... 7,000 00

Cash on deposit in Banks:

In Adams National Bank, ... \$9,076 35

Whole amount of interest or profits received or earned, ... \$7,012 63

Rate and amount of each semi-annual dividend $\left\{ \begin{array}{l} 2\frac{1}{2} \text{ per cent.,} \\ \text{for the previous year,} \end{array} \right. \left\{ \begin{array}{l} 3,214 77 \\ 3,097 86 \end{array} \right.$

Times for the dividends fixed by the by-laws: June and December.

The total amount of loans with each specified rate of interest:

\$102,615.94, 8 per cent.

Number of outstanding loans which are of an amount not exceeding three thousand dollars each, ... 114

Aggregate amount of the same, ... \$102,615 94

Number of open accounts, ... 799

Number and am't of deposits received for the previous year, ... 659 37,953 81

Number and amount of deposits of, and exceeding, three hundred dollars at any one time for the previous year, ... 34 18,280 14

Number and amount of withdrawals, ... 728 57,409 25

Number of accounts opened during the previous year, ... 155

Number of accounts closed during the previous year. 152

Amount of the expenses of the corporation during the previous year, ... \$1,300 00

Amount of treasurer's bonds, ... 20,000 00

Date of examination by Commissioner, June 5.

BANK STOCK.

	Par Value.	Estimated Market Value.	Amount Invested.
Adams Nat'l Bank, ...	\$5,700	\$8,372 00	\$8,372 00

HOPKINTON SAVINGS BANK — HOPKINTON.

Incorporated March 23, 1867. Number of corporators, 29.

A. A. SWEET, *President*.*Treasurer*, E. J. JENKS.

STATEMENT.

LIABILITIES.		ASSETS.	Value on Books.
Deposits, ...	\$224,827 10	Public funds, ...	\$17,031 25
Earnings, undivided, ...	6,234 76	Bank stock, ...	58,308 24
Guarantee fund, ...	991 54	Loans on bank stock, ...	200 00
		Railroad bonds, ...	21,215 00
		Loans on real estate, ...	105,124 77
		Loans on personal security, ...	5,300 00
		Loans to counties, cities, or towns, ...	17,000 00
		Expense account, ...	834 00
		Deposit in bank on interest, ...	7,040 14
	\$232,053 40		\$232,053 40

Loans on Bank Stock — amount on each :

On 2 shares Hopkinton National Bank, Hopkinton, ... \$200 00

Cash on deposit in Banks :

Hopkinton National Bank, Hopkinton, ... \$7,040 14

Whole amount of interest or profits received or earned, ... \$12,177 80

Rate and amount of each semi-annual dividend	} 2½ per cent., ...	{ 4,729 10
for the previous year, ...		

Times for the dividends fixed by the by-laws: November and May.

The total amount of loans with each specified rate of interest:

\$17,000, 6 per cent.; \$14,250, 6½ per cent.; \$96,374.77, 7 per cent.

Number of outstanding loans which are of an amount not exceeding three thousand dollars each, ... 77

Aggregate amount of the same, ... 14,840 00

Number of open accounts, ... 746

Number and am't of deposits received for the previous year, ... 68,442 29

Number and amount of deposits of, and exceeding, three hundred dollars at any one time for the previous year, ... 27,208 35

Number and amount of withdrawals, ... 387 39,960 56

Number of accounts opened during the previous year, ... 170

Number of accounts closed during the previous year, ... 85

Amount of the expenses of the corporation during the previous year, ... 900 00

Amount of treasurer's bonds, ... 5,000 00

Date of examination by Commissioner, June 15.

PUBLIC FUNDS.

	Par Value.	Estimated Market Value.	Amount Invested.
City and Town Bonds —			
City of Portland, Me., . . .	\$6,000	\$6,195 00	\$6,002 50
of Belfast, Me., . . .	2,500	2,575 00	2,581 25
Town of Wiscasset, Me., . . .	3,000	3,075 00	3,097 50
City of Bangor, Me., . . .	5,000	5,175 00	5,350 00

BANK STOCK.

North Nat'l Bank, Boston, . .	\$2,500	\$2,943 75	\$3,237 50
Redemption Nat'l Bank, Boston, .	5,000	6,512 50	6,990 00
Shawmut Nat'l Bank, Boston, . .	9,000	10,620 00	11,023 74
Atlas Nat'l Bank, Boston, . . .	6,100	7,045 50	7,505 00
Revere Nat'l Bank, Boston, . . .	5,000	5,450 00	6,090 50
Atlantic Nat'l Bank, Boston, . .	5,000	6,650 00	6,832 50
Everett Nat'l Bank, Boston, . . .	2,500	2,725 00	2,975 00
Republic Nat'l Bank, Boston, . .	1,500	1,953 75	1,980 00
Continental Nat'l Bank, Boston, .	5,000	5,050 00	5,930 00
Faneuil Hall Nat'l Bank, Boston, .	1,500	1,698 75	1,965 00
Hide and Leather, Nat'l B'k, Boston,	1,300	1,456 00	1,404 00
Exchange Nat'l Bank, Boston, . .	1,000	1,585 00	1,875 00
Natick Nat'l Bank, Natick, . . .	500	550 00	500 00

RAILROAD BONDS.

Fitchburg & Worcester R.R. bonds,	\$2,000	\$1,850 00	\$2,020 00
Old Colony Railroad bonds, . . .	8,000	8,800 00	8,535 00
Boston and Maine Railroad bonds, .	5,000	5,500 00	5,185 00
Fitchburg Railroad bonds, . . .	3,000	3,240 00	3,375 00
Boston, Clinton, and Fitchburg R.R. bonds, ...	2,000	1,850 00	2,100 00

HUDSON SAVINGS BANK — HUDSON.

Incorporated May, 1869. Number of corporators, 36.

FRANCIS BRIGHAM, *President.*

Treasurer, F. D. BRIGHAM.

STATEMENT.

LIABILITIES.		ASSETS.	Value on Books.
Deposits, ...	\$218,115 55	Public funds, ...	\$8,976 25
Earnings, undivided, ...	2,667 87	Bank stock, ...	6,106 00
Guarantee fund, ...	569 45	Loans on bank stock, ...	4,460 00
		Railroad bonds, ...	5,225 00
		Loans on real estate, ...	139,770 00
		Loans on personal security, ...	26,034 11
		Loans to counties, cities, or towns, ...	24,884 28
		Cash on hand, ...	5,897 23
	\$221,352 87		\$221,352 87

Loans on Bank Stock — amount on each :
On 50 shares Blackstone National Bank, Boston, ... \$4,460 00

Cash on deposit in Banks :
North National Bank, Boston, ... \$453 90

Whole amount of interest or profits received or earned, ... \$13,696 72
Rate and amount of each semi-annual dividend } 2½ per cent., . { 5,454 82
for the previous year, ... } 2½ per cent., . { 5,467 49

Times for the dividends fixed by the by-laws: third Wednesday of January and July.

Average annual per cent. of dividends for the term ending at the time of, and including, the last extra dividend, 6 per cent.

The total amount of loans with each specified rate of interest:

\$5,000, 5½ per cent.; \$21,960, 6 per cent.; \$1,200, 6½ per cent.;
\$52,750, 7 per cent.; \$82,144.11, 7½ per cent.; \$2,750, 8 per cent.

Number of outstanding loans which are of an amount not exceeding three thousand dollars each, ... 171

Aggregate amount of the same, ... 134,800 00

Number of open accounts, ... 874

Number and am't of deposits received for the previous year, . 583 39,944 00

Number and amount of deposits of, and exceeding, three hundred dollars at any one time for the previous year, ... 25 12,419 00

Number and amount of withdrawals, ... 440 55,767 62

Number of accounts opened during the previous year, . . . 128

Number of accounts closed during the previous year, . . . 116

Amount of the expenses of the corporation during the previous year, ... 600 00

Amount of treasurer's bonds, ... 40,000 00

Date of examination by Commissioner, July 5.

PUBLIC FUNDS.

	Par Value.	Estimated Market Value.	Amount Invested.
United States bonds, 5-20s, 1865, .	\$3,000	\$3,180 00	\$3,323 75
“ “ “ 6s, 1881, .	5,000	5,525 00	5,652 50

BANK STOCK.

State Nat'l Bank, Boston, . . .	\$5,700	\$6,270 00	\$6,106 00
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RAILROAD BONDS.

Eastern Railroad bonds, . . .	\$5,000	\$2,550 00	\$5,225 00
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HYANNIS SAVINGS BANK — HYANNIS.*

Incorporated April, 1868. Number of corporators, 44.

FERDINAND G. KELLEY, *President*.*Treasurer*, FRANK THACHER.

STATEMENT.

LIABILITIES.		ASSETS.	Value on Books.
Deposits, . . .	\$525,304 27	Public funds, ...	\$9,187 50
Earnings, undivided, . . .	1,092 90	Loans on public funds, . . .	1,000 00
Guarantee fund, . . .	1,500 00	Bank stock, ...	121,168 00
		Loans on bank stock, . . .	5,900 00
		Real estate by foreclosure, . .	68,456 52
		Loans on real estate, . . .	187,632 68
		Loans on personal security, . .	133,201 34
		Deposits in bank on interest, .	1,000 00
		Cash on hand, ...	351 13
	\$527,897 17		\$527,897 17

Loans on Public Funds — amount on each:

On United States bond, 1881, par value \$1,000, ... \$1,000 00

Loans on Bank Stock — amount on each:

On 54 shares First National Bank, Hyannis, ... \$5,400 00

On 5 shares First National Bank, Provincetown, ... 500 00

Amount of real estate held by foreclosure, ... \$68,456 52

Estimated value of real estate, ... 68,456 52

Cash on deposit in Banks:

Eleventh Ward National Bank, Boston, ... \$1,000 00

Whole amount of interest or profits received or earned, . . . \$32,088 97

Rate and amount of each semi-annual dividend	} 2 per cent.,	{ 11,557 84
for the previous year, ...		

Times for the dividends fixed by the by-laws: January and July.

The total amount of loans with each specified rate of interest:

\$54,840.20, 6 per cent.; \$15,668, 6½ per cent.; \$157,741.01, 7 per cent.; \$6,250, 7⅓ per cent.; \$10,945, 7½ per cent.; \$55,700, 8 per cent.

* Temporarily enjoined by a decree of the Supreme Judicial Court, Oct. 2, 1877.

Number of outstanding loans which are of an amount not exceeding three thousand dollars each, ...	242	
Aggregate amount of the same, ...		\$168,990 68
Number of open accounts, ...	1,573	
Number and am't of deposits received for the previous year, ...	448	43,195 05
Number and amount of deposits of, and exceeding, three hundred dollars at any one time for the previous year, ...	39	20,542 95
Number and amount of withdrawals, ...	1,204	144,729 10
Number of accounts opened during the previous year, ...	144	
Number of accounts closed during the previous year, ...	236	
Amount of the expenses of the corporation during the previous year, ...		2,144 67
Amount of treasurer's bonds, ...		5,000 00
Date of examination by Commissioner, August 22.		

PUBLIC FUNDS.

	Par Value.	Estimated Market Value.	Amount Invested.
City Bonds —			
City of Bangor, Me., ...	\$5,000	\$5,225 00	\$5,075 00
of Dover, N.H., ...	500	525 00	505 00
of Portsmouth, N.H., ...	1,500	1,575 00	1,515 00
of Worcester, ...	1,000	1,027 50	1,027 50
of Springfield, ...	1,000	1,100 00	1,065 00

BANK STOCK.

Suffolk Nat'l Bank, Boston, ...	\$7,200	\$8,712 00	\$8,843 25
Atlantic Nat'l Bank, Boston, ...	7,000	9,310 00	9,306 75
State Nat'l Bank, Boston, ...	4,700	5,111 25	5,368 75
Columbian Nat'l Bank, Boston, ...	300	421 50	387 37
Continental Nat'l Bank, Boston, ...	6,000	6,120 00	7,348 00
Atlas Nat'l Bank, Boston, ...	11,800	13,629 00	14,403 00
Nat'l Bank of Commerce, Boston, ...	11,000	12,260 00	16,473 25
Traders' Nat'l Bank, ...	3,500	3,596 25	4,204 38
Nat'l City Bank, Boston, ...	3,300	3,803 25	3,839 00
Nat'l Eagle Bank, Boston, ...	600	648 00	762 00
Nat'l Webster Bank, Boston, ...	1,600	1,636 00	1,750 25
Shawmut Nat'l Bank, Boston, ...	6,000	7,080 00	7,198 50
Monument Nat'l Bank, Boston, ...	3,000	5,437 50	5,100 00
First Nat'l Bank, Malden, ...	1,600	1,920 00	1,856 25
Blackstone Nat'l Bank, Boston, ...	2,000	2,145 00	2,537 00
Hamilton Nat'l Bank, Boston, ...	6,000	7,095 00	7,565 25
Howard Nat'l Bank, Boston, ...	1,000	1,126 25	1,115 50
Shoe and Leather Nat'l B'k, Boston, ...	300	355 50	435 25
Market Nat'l Bank, Boston, ...	1,000	1,065 00	1,165 25
Nat'l Bank of No. America, Boston, ...	700	759 50	793 00
Nat'l Bank of Republic, Boston, ...	1,000	1,305 00	1,320 00
Globe Nat'l Bank, Boston, ...	5,000	5,500 00	6,300 00
Nat'l Revere Bank, Boston, ...	2,700	2,943 00	3,307 50
Everett Nat'l Bank, Boston, ...	1,500	1,635 00	1,845 00
Freeman's Nat'l Bank, Boston, ...	600	649 25	703 50
Eleventh Ward Nat'l Bank, Boston, ...	4,000	3,500 00	7,240 00

HYDE PARK SAVINGS BANK—HYDE PARK.

Incorporated March 8, 1871. Number of corporators, 38.

ISAAC J. BROWN, *President*.

Treasurer, HENRY S. BUNTON.

STATEMENT.

LIABILITIES.		ASSETS.	Value on Books.
Deposits, ...	\$66,873 61	Bank stock, ...	\$10,323 25
Earnings, undivided, ...	1,695 73	Real estate, ...	6,920 06
Guarantee fund, ...	165 24	Loans on real estate, ...	38,400 00
		Loans on personal security, ...	500 00
		Loans to counties, cities, or towns, ...	5,000 00
		Deposit in banks on interest, ...	5,250 77
		Expense account, ...	121 37
		Furniture and fixtures, ...	1,100 00
		Profit and loss, ...	512 17
		Cash on hand, ...	606 96
	\$68,734 58		\$68,734 58

Amount of real estate held by foreclosure, ... \$6,920 06
 Estimated value of real estate, ... 7,200 00

Cash on deposit in Banks:
 Commonwealth National Bank, Boston, ... \$5,250 77

Whole amount of interest or profits received or earned, ... \$4,386 79
 Rate and amount of each semi-annual dividend } $2\frac{1}{2}$ per cent., ... { 1,297 02
 for the previous year, ... } $2\frac{1}{2}$ per cent., ... { 1,389 93

Times for the dividends fixed by the by-laws: January and July.

The total amount of loans with each specified rate of interest:
 \$5,000, 6 per cent.; \$4,800, 7 per cent.; \$34,600, 8 per cent.

Number of outstanding loans which are of an amount not exceeding three thousand dollars each, ... 36
 Aggregate amount of the same, ... 38,900 00
 Number of open accounts, ... 476
 Number and am't of deposits received for the previous year, ... 764 55,665 43
 Number and amount of deposits of, and exceeding, three hundred dollars at any one time for the previous year, ... 43 22,531 67
 Number and amount of withdrawals, ... 673 48,796 23
 Number of accounts opened during the previous year, ... 159
 Number of accounts closed during the previous year, ... 115
 Amount of the expenses of the corporation during the previous year, ... 800 00
 Amount of treasurer's bonds, ... 10,000 00
 Date of examination by Commissioner, April 10.

BANK STOCK.

	Par Value.	Estimated Market Value.	Amount Invested.
Commerce Nat'l Bank, Boston, .	\$3,000	\$3,165 00	\$3,738 75
Freeman's Nat'l Bank, Boston, .	1,300	1,410 50	1,741 50
Revere Nat'l Bank, Boston, . .	1,000	1,090 00	1,187 50
First Nat'l Bank Newburyport, .	2,700	3,510 00	3,655 50

INSTITUTION FOR SAVINGS IN ROXBURY AND ITS VICINITY—
BOSTON.

Incorporated February 25, 1825. Number of corporators, 41.

ALMON D. HODGES, *President*.*Treasurer*, EDWARD RICHARDS.

STATEMENT.

LIABILITIES.		ASSETS.	Value on Books.
Deposits, . . .	\$2,907,561 63	Public funds, ...	\$172,842 40
Earnings, undi- vided, . . .	44,359 91	Loans on public funds, . . .	33,100 00
Guarantee fund, . . .	11,300 00	Bank stock, ...	188,139 97
		Loans on bank stock, . . .	11,500 00
		Railroad bonds, ...	187,321 73
		Real estate, ...	8,000 00
		Real estate by foreclosure, .	63,711 80
		Loans on real estate, . . .	1,297,242 07
		Loans on personal security, .	871,490 00
		Loans to counties, cities, or towns, ...	13,900 00
		Deposits in banks on interest,	5,850 81
		Cash on hand, ...	110,122 76
	\$2,963,221 54		\$2,963,221 54

Loans on Public Funds—amount on each:

On United States bonds, par value, \$33,100, ... \$33,100 00

Loans on Bank Stock—amount on each:

On 20 shares First National Bank, Danvers, ... \$1,350 00

On 60 shares Mechanics' National Bank, New Bedford, ... 6,000 00

On 15 shares Exchange National Bank, Boston, ... 1,350 00

On 10 shares People's National Bank, Boston, ... 300 00

On 25 shares Washington National Bank, Boston, ... 2,500 00

Amount invested in real estate, ... \$8,000 00

Estimated value of real estate, ... 33,900 00

Amount of real estate held by foreclosure, ... 63,711 00

Estimated value of real estate held by foreclosure, ... 87,000 00

Cash on deposit in Banks:

Rockland National Bank, Boston, ... \$59,396 50

Washington National Bank, Boston, ... 5,850 81

Whole amount of interest or profits received or earned, . . . \$173,278 93
 Rate and amount of each semi-annual dividend } $2\frac{1}{2}$ per cent., . . . } 68,703 46
 for the previous year, ... } 2 per cent., . . . } 55,564 87

Times for the dividends fixed by the by-laws: third Wednesday of April and October.

Average annual per cent. of dividends for the term ending at the time of, and including, the last extra dividend: $6\frac{1}{2}$ per cent.

The total amount of loans with each specified rate of interest:

\$365,000, 5 per cent.; \$461,000, 6 per cent.; \$260,511.80, $6\frac{1}{2}$ per cent.; \$986,632.07, 7 per cent.; \$116,200, $7\frac{3}{10}$ per cent.; \$40,500, $7\frac{1}{2}$ per cent.; \$11,800, 8 per cent.

Number of outstanding loans which are of an amount not exceeding three thousand dollars each, ... 103

Aggregate amount of the same, ... 186,112 90

Number of open accounts, ... 7,273

Number and am't of deposits received for the previous year, 6,034 438,508 00

Number and amount of deposits of, and exceeding, three hundred dollars at any one time for the previous year, . . . 329 191,411 00

Number and amount of withdrawals, ... 7,229 528,954 93

Number of accounts opened during the previous year, . . . 1,085

Number of accounts closed during the previous year, . . . 1,111

Amount of the expenses of the corporation during the previous year, ... 7,477 52

Amount of treasurer's bonds, ... 20,000 00

Date of examination by Commissioner, March 3.

PUBLIC FUNDS.

	Par Value.	Estimated Market Value.	Amount Invested.
United States bonds, ...	\$170,000	\$182,465 00	\$172,842 40

BANK STOCK.

Market Nat'l Bank, Boston, . . .	\$2,500	\$2,675 00	\$2,500 00
State Nat'l Bank, Boston, . . .	2,300	2,553 00	2,300 00
North Nat'l Bank, Boston, . . .	25,700	31,808 00	25,680 47
Atlas Nat'l Bank, Boston, . . .	6,000	6,900 00	6,000 00
Commerce Nat'l Bank, Boston, . .	2,000	2,120 00	2,000 00
Atlantic Nat'l Bank, Boston, . . .	5,000	6,650 00	5,000 00
First Nat'l Bank, Boston, . . .	20,000	36,900 00	20,000 00
Revere Nat'l Bank, Boston, . . .	20,000	21,800 00	20,000 00
People's Nat'l Bank, Boston, . . .	21,000	30,600 00	21,000 00
Rockland Nat'l Bank, Boston, . .	17,300	24,620 00	19,430 00
Washington Nat'l Bank, Boston, . .	51,000	66,810 00	58,729 50
Second Nat'l Bank, Boston, . . .	5,500	7,220 00	5,500 00

RAILROAD BONDS.

	Par Value.	Estimated Market Value.	Amount Invested.
South Shore Railroad bonds, . . .	\$125,000	\$135,000 00	\$130,000 00
Old Colony Railroad bonds, . . .	16,000	17,760 00	17,760 39
Boston and Providence R.R. bonds, .	12,000	13,470 00	13,614 67
Boston and Albany Railroad bonds, .	17,000	19,550 00	19,240 42
Boston and Maine Railroad bonds, .	6,000	6,660 00	6,706 25

INSTITUTION FOR SAVINGS IN NEWBURYPORT AND ITS VICINITY
— NEWBURYPORT.

Incorporated January 31, 1820. * Number of corporators, 83.

EDWARD S. MOSELEY, *President.*

Treasurer, RICHARD STONE.

STATEMENT.

LIABILITIES.		ASSETS.	Value on Books.
Deposits, . . .	\$4,888,756 60	Public funds, ...	\$1,203,272 00
Earnings, undi- vided, . . .	40,736 85	Loans on public funds, . . .	2,000 00
Guarantee fund, . . .	32,250 00	Bank stock, ...	1,011,487 60
		Loans on bank stock, ...	18,000 00
		Railroad bonds, ...	414,600 00
		Real estate, ...	15,000 00
		Real estate by foreclosure, . .	85,915 85
		Loans on real estate, ...	1,248,951 16
		Loans on personal security, . .	297,425 00
		Loans to counties, cities, or towns, ...	313,500 00
		Deposits in banks on interest, .	244,008 06
		Fifty Associates' stock, . . .	25,000 00
		Accrued interest, ...	67,650 00
		Taxes on real estate and poli- cies, ...	11,058 74
		Cash on hand, ...	3,875 04
	\$4,961,743 45		\$4,961,743 45

Loans on Public Funds—amount on each:

On United States bonds, par value, \$2,000, ... \$2,000 00

Loans on Bank Stock—amount on each:

On 6 shares Mechanics' National Bank, Newburyport, . . . \$500 00
 On 18 shares First National Bank, Newburyport 1,600 00
 On 10 shares First National Bank, Amesbury, ... 900 00
 On 153 shares First National Bank, Haverhill, ... 15,000 00

Amount invested in real estate, ... \$15,000 00

Estimated value of real estate, ... 20,000 00

Amount of real estate held by foreclosure, ... 85,915 85

Estimated value of real estate held by foreclosure, ... 87,000 00

Cash on deposit in Banks:

First National Bank, Newburyport, ... \$244,008 06

Whole amount of interest or profits received or earned, . . . \$292,853 47

Rate and amount of each semi-annual dividend } $2\frac{1}{2}$ per cent., . { 121,495 23
for the previous year, ... } 2 per cent., . { 96,866 02

Times for the dividends fixed by the by-laws: fourth Wednesday of April and October.

The total amount of loans with each specified rate of interest:

\$50,000, 5 per cent.; \$130,000, $5\frac{1}{2}$ per cent.; \$538,685, 6 per cent.;

\$125,200, $6\frac{1}{2}$ per cent.; \$336,631.16, 7 per cent.; \$261,535, $7\frac{3}{10}$ per cent.; \$2,500, $7\frac{1}{2}$ per cent.; \$120,000, 8 per cent.

Number of outstanding loans which are of an amount not exceeding three thousand dollars each, ... 492

Aggregate amount of the same, ... 449,981 16

Number of open accounts, ... 10,309

Number and am't of deposits received for the previous year, 2,994 327,148 71

Number and amount of deposits of, and exceeding, three hundred dollars at any one time for the previous year, . . . 205 127,951 15

Number and amount of withdrawals, ... 6,369 672,342 78

Number of accounts opened during the previous year, . . 693

Number of accounts closed during the previous year, . . 963

Amount of the expenses of the corporation during the previous year, ... 6,554 40

Amount of treasurer's bonds, ... 20,000 00

Date of examination by Commissioner, August 30.

PUBLIC FUNDS.

	Par Value.	Estimated Market Value.	Amount Invested.
United States bonds, ...	\$250,000	\$269,905 00	\$267,000 00
State bond — New Hampshire, ...	\$5,000	\$5,000 00	\$5,000 00
City and Town Bonds —			
City of Boston, . . . 5 per cent.,	\$44,000	\$45,760 00	\$44,000 00
of Charlestown, . . . 6 “	35,000	38,850 00	33,600 00
of Holyoke, . . . 6 “	25,000	27,000 00	23,375 00
of Lynn, . . . 6 “	75,000	81,750 00	74,000 00
Town of Wakefield, . . . 6 “	11,000	11,330 00	10,642 50
of Springfield, . . . 7 “	40,000	47,200 00	40,000 00
Town of Franklin, . . . 6 “	15,000	15,787 00	15,000 00
City of Nashua, N.H., 6 “	50,000	54,000 00	47,500 00
of Hartford, Conn., 6 “	5,000	5,450 00	5,000 00
Town of Groveland, . . . 5 “	17,000	17,000 00	17,000 00
City of Concord, N.H., 6 “	35,000	37,275 00	35,000 00
Town of Waldoboro', Me., 6 “	16,700	17,034 00	15,197 00
of St. Albans, Vt., 6 “	10,000	9,900 00	9,100 00
of Wiscasset, Me., 6 “	16,500	16,912 00	14,850 00
City of Newburyport, 5 “	6,000	6,000 00	5,400 00
“ 6 “	183,000	197,640 00	175,680 00

PUBLIC FUNDS — Concluded.

		Par Value.	Estimated Market Value.	Amount Invested.
City of Lewiston, Me.,	6 per cent.,	\$10,000	\$10,800 00	\$10,000 00
of Worcester, .	7 “	100,000	105,000 00	100,000 00
“ .	5 “	12,000	12,120 00	9,600 00
of Bangor, Me.,	7 “	25,000	26,250 00	25,000 00
“ .	6 “	25,000	25,500 00	22,500 00
of Lawrence, .	5½ “	25,000	25,750 00	23,187 50
of Bath, Me., .	6 “	52,000	53,300 00	47,840 00
Town of Melrose, .	7 “	8,000	8,800 00	8,000 00
City Belfast, Me., .	6 “	50,000	51,000 00	45,000 00
of Portland, Me.,	6 “	70,000	74,800 00	65,500 00
Town of Concord, Vt.,	6 “	10,000	8,000 00	9,100 00

BANK STOCK.

Atlantic Nat'l Bank, Boston, . .	\$12,200	\$16,226 00	\$13,420 00
Atlas Nat'l Bank, Boston, . .	75,000	86,625 00	79,500 00
Blackstone Nat'l Bank, Boston, .	6,300	6,756 00	6,741 00
Boston Nat'l Bank, Boston, . .	3,700	4,227 00	3,811 00
Old Boston Nat'l Bank, Boston, .	10,000	12,400 00	11,000 00
City Nat'l Bank, Boston, . .	10,800	12,447 00	11,340 00
Columbian Nat'l Bank, Boston, .	30,000	42,150 00	33,000 00
Commerce Nat'l Bank, Boston, .	29,400	31,164 00	31,458 00
Commonwealth Nat'l Bank, Boston,	25,000	26,750 00	26,000 00
Eagle Nat'l Bank, Boston, . .	28,600	30,888 00	29,744 00
Eliot Nat'l Bank, Boston, . .	7,400	7,992 00	7,770 00
Exchange Nat'l Bank, Boston, .	10,000	16,500 00	12,000 00
Faneuil Hall Nat'l Bank, Boston, .	24,000	31,980 00	25,920 00
First Nat'l Bank, Boston, . .	10,000	18,525 00	13,000 00
Freeman's Nat'l Bank, Boston, .	27,000	29,227 00	29,160 00
Globe Nat'l Bank, Boston, . .	13,300	14,630 00	14,364 00
Hamilton Nat'l Bank, Boston, .	15,000	17,737 00	15,900 00
Hide and Leather Nat'l B'k, Boston,	15,000	16,800 00	15,000 00
Howard Nat'l Bank, Boston, . .	26,700	30,071 00	27,501 00
Market Nat'l Bank, Boston, . .	50,800	54,102 00	52,832 00
Massachusetts Nat'l Bank, Boston, .	8,250	9,075 00	8,745 00
Maverick Nat'l Bank, Boston, . .	20,000	30,000 00	22,200 00
Merchants' Nat'l Bank, Boston, .	17,300	23,159 00	19,549 00
New England Nat'l Bank, Boston, .	10,000	13,425 00	11,300 00
North Nat'l Bank, Boston, . .	30,200	35,560 00	32,918 00
No. America Nat'l Bank, Boston, .	6,000	6,510 00	6,180 00
Redemption Nat'l Bank, Boston, .	25,800	33,604 00	29,412 00
Revere Nat'l Bank, Boston, . .	50,000	54,500 00	53,000 00
Second Nat'l Bank, Boston, . .	48,000	67,320 00	53,760 00
Shawmut Nat'l Bank, Boston, . .	20,000	23,600 00	21,000 00
Shoe and Leather Nat'l B'k, Boston,	40,000	47,400 00	42,400 00
State Nat'l Bank, Boston, . .	6,900	7,504 00	6,900 00
Suffolk Nat'l Bank, Boston, . .	22,500	27,225 00	24,075 00
Traders' Nat'l Bank, Boston, . .	27,200	27,948 00	28,560 00
Tremont Nat'l Bank, Boston, . .	45,000	49,725 00	47,700 00
Union Nat'l Bank, Boston, . .	20,800	28,288 00	23,504 00

BANK STOCK—Concluded.

	Par Value.	Estimated Market Value.	Amount Invested.
Washington Nat'l Bank, Boston, .	\$35,300	\$46,331 00	\$38,477 00
Webster Nat'l Bank, Boston, . . .	20,000	20,450 00	20,600 00
Mechanics' Nat'l B'k, Newburyport,	21,500	23,219 00	23,220 00
Merchants' Nat'l B'k, Newburyport,	24,520	37,700 00	26,481 60
Ocean Nat'l Bank, Newburyport, .	5,250	6,825 00	5,565 00
Gloucester Nat'l Bank, Gloucester, .	6,000	9,120 00	6,480 00

RAILROAD BONDS.

Eastern Railroad, ...	\$145,500	\$73,295 00	\$114,600 00
Boston and Albany Railroad bonds,	200,000	230,000 00	200,000 00
Providence & Worcester, R.R. bonds,	100,000	106,000 00	100,000 00

IPSWICH SAVINGS BANK—IPSWICH.

Incorporated March 15, 1869. Number of corporators, 33.

JOSEPH ROSS, *President*.*Treasurer*, THEODORE F. COGSWELL.

STATEMENT.

LIABILITIES.		ASSETS.	Value on Books.
Deposits, ...	\$121,274 28	Public funds, ...	\$1,868 84
Earnings, undivided, ...	3,155 20	Bank stock, ...	30,941 00
Guarantee fund, ...	290 00	Loans on real estate, ...	72,315 00
		Loans on personal security, ...	6,880 00
		Deposit in banks on interest, ...	11,500 00
		Expense account, ...	14 75
		Cash on hand, ...	1,199 89
	\$124,719 48		\$124,719 48

Cash on deposit in Banks:

First National Bank, Salem, ... \$11,500 00

Whole amount of interest or profits received or earned, ... \$7,887 91

Rate and amount of each semi-annual dividend	} 2½ per cent., ...	} 2,605 24
for the previous year, ...		

Times for the dividends fixed by the by-laws: fourth Wednesday of January and July.

The total amount of loans with each specified rate of interest:

\$4,852, 7 per cent.; \$54,155, 7 $\frac{3}{10}$ per cent.; \$20,188, 8 per cent.

Number of outstanding loans which are of an amount not exceeding three thousand dollars each, ... 126

Aggregate amount of the same, ...	\$75,995 00
Number of open accounts, ...	674
Number and am't of deposits received for the previous year, 466	31,032 83
Number and amount of deposits of, and exceeding, three hundred dollars at any one time for the previous year, ... 28	13,050 00
Number and amount of withdrawals, ... 384	24,989 67
Number of accounts opened during the previous year, ... 122	
Number of accounts closed during the previous year, ... 91	
Amount of the expenses of the corporation during the previous year, ...	446 25
Amount of treasurer's bonds, ...	25,000 00
Date of examination by Commissioner, August 20.	

PUBLIC FUNDS.

	Par Value.	Estimated Market Value.	Amount Invested.
City Bonds —			
City of Bangor, Me., ...	\$1,000	\$1,065 00	\$938 17
of Bath, Me., ...	1,000	1,065 00	930 67

BANK STOCK.

Mercantile Nat'l Bank, Salem, ...	\$1,400	\$1,668 00	\$1,610 00
Salem Nat'l Bank, Salem, ...	1,500	1,725 00	1,755 00
Naumkeag Nat'l Bank, Salem, ...	1,700	2,567 00	2,531 00
Exchange Nat'l Bank, Salem, ...	1,300	1,534 00	1,582 00
Asiatic Nat'l Bank, Salem, ...	690	966 00	1,005 00
First Nat'l Bank, Salem, ...	1,500	1,860 00	1,948 50
Merchants' Nat'l Bank, Salem, ...	1,800	2,556 00	2,171 50
Nat'l Bank of Commerce, Boston, ...	600	636 00	721 50
Revere Nat'l Bank, Boston, ...	1,000	1,090 00	1,112 00
Atlas Nat'l Bank, Boston, ...	1,000	1,155 00	1,175 00
Nat'l Bank of the Republic, Boston, ...	2,500	3,262 00	3,263 75
Globe Nat'l Bank, Boston, ...	2,500	2,750 00	3,125 50
Merchants' Nat'l Bank, Boston, ...	3,000	4,020 00	4,194 75
Union Nat'l Bank, Boston, ...	2,400	3,264 00	3,816 00
Second Nat'l Bank, Boston, ...	400	562 00	622 00

LANCASTER SAVINGS BANK — LANCASTER.

Incorporated 1845.

In liquidation. Receivers — WM. H. McNEIL, ELISHA BRIMHALL, BENJ. SNOW.

STATEMENT.

LIABILITIES.		ASSETS.	Value on Books.
Deposits, ...	\$644,882 14	Railroad bonds, ...	\$31,500 00
Bal. dividend, No. 1,	4,065 27	Real estate foreclosed, ...	49,200 00
		Loans on real estate, ...	323,904 18
		Loans on personal security, ...	106,513 13
		Deposit in banks on interest, ...	107,115 46
		Profit and loss, ...	30,714 64
	\$648,947 41		\$648,947 41

Amount invested in real estate, ...	\$9,200 09
Estimated value of real estate, ...	9,200 00
Amount of real estate held by foreclosure, ...	40,000 00
Estimated value of real estate held by foreclosure, ...	25,000 00

Cash on deposit in Banks:

First National Bank, Worcester, ...	\$15,000 00
Lancaster National Bank, Lancaster, ...	29,939 51
Security National Bank, Worcester, ...	12,192 67
Commerce National Bank, Boston, ...	31,983 28
Central National Bank, Boston, ...	20,000 00

Whole amount of interest or profits received or earned, ...	\$8,590 71
Number of open accounts, ...	2,397
Date of examination by Commissioner, December 21.	

RAILROAD BONDS.

	Par Value.	Estimated Market Value.	Amount Invested.
Lancaster Railroad bonds, ...	\$35,000	—	\$31,500 00

LAWRENCE SAVINGS BANK — LAWRENCE.

Incorporated March 7, 1868. Number of corporators, 81.

MILTON BONNEY, *President.**Treasurer, WM. R. SPAULDING*

STATEMENT.

LIABILITIES.		ASSETS.	Value on Books.
Deposits, ...	\$489,737 00	Public funds, ...	\$12,500 00
Earnings, undivided, ...	17,045 11	Bank stock, ...	83,200 00
Guarantee fund, ...	1,214 80	Loans on bank stock, ...	500 00
		Railroad bonds, ...	10,000 00
		Real Estate by Foreclosure, ...	4,269 55
		Loans on real estate, ...	358,643 81
		Loans on personal security, ...	16,734 33
		Expense account, ...	966 91
		Premiums, ...	14,373 84
		Cash on hand, ...	6,808 47
	\$507,996 91		\$507,996 91

Loans on Bank Stock — amount on each:

On 6 shares Pemberton National Bank, Lawrence, ... \$500 00

Cash on deposit in Banks:

Pemberton National Bank, Lawrence, ... \$6,157 10

Whole amount of interest or profits received or earned, ... \$29,721 51

Rate and amount of each semi-annual dividend	} 3 per cent.,	} 11,401 51
for the previous year, ...		

	} 3 per cent.,	} 11,533 38

Times for the dividends fixed by the by-laws: January 1 and July 1.

The total amount of loans with each specified rate of interest:

\$12,192, 6 per cent.; \$5,000, 6½ per cent.; \$358,686.14, 7 per cent.

Number of outstanding loans which are of an amount not exceeding three thousand dollars each, ... 323

Aggregate amount of the same, ... 282,526 93

Number of open accounts, ... 1,765

Number and am't of deposits received for the previous year, 1,818 145,759 13

Number and amount of deposits of, and exceeding, three hundred dollars at any one time for the previous year, ... 109 62,799 84

Number and amount of withdrawals, ... 1,229 141,115 21

Number of accounts opened during the previous year, ... 415

Number of accounts closed during the previous year, ... 396

Amount of the expenses of the corporation during the previous year, ... 1,900 00

Amount of treasurer's bonds, ... 10,000 00

Date of examination by Commissioner, June 21.

PUBLIC FUNDS.

	Par Value.	Estimated Market Value.	Amount Invested.
United States bonds, ...	\$1,000	\$1,220 00	\$1,000 00
State bonds — New Hampshire, .	\$500	\$550 00	500 00
City and Town Bonds —			
City of Lawrence, ...	\$5,000	5,525 00	\$5,000 00
of Portland, Me., ...	4,000	4,240 00	4,000 00
of Fall River, ...	2,000	2,210 00	2,000 00

BANK STOCK.

North America Nat'l Bank, Boston,	\$6,800	\$7,378 00	\$6,800 00
Market Nat'l Bank, Boston, . .	5,600	6,192 00	5,600 00
Pemberton Nat'l Bank, Lawrence, .	4,000	6,000 00	4,000 00
Traders' Nat'l Bank, Boston, . .	2,100	2,100 00	2,100 00
Howard Nat'l Bank, Boston, . . .	1,500	1,687 00	1,500 00
Nat'l Bank of Commerce, Boston, .	3,600	3,816 00	3,600 00
Webster Nat'l Bank, Boston, . . .	8,900	9,167 00	8,900 00
Fourth Nat'l Bank, Boston, . . .	2,500	2,175 00	2,500 00
City Nat'l Bank, Boston, ...	1,000	1,155 00	1,000 00
State Nat'l Bank, Boston, ...	5,400	5,886 00	5,400 00
Eliot Nat'l Bank, Boston, ...	2,400	2,592 00	2,400 00
Atlas Nat'l Bank, Boston, ...	2,000	2,320 00	2,000 00
Hide and Leather Nat'l B'k, Boston,	10,300	11,536 00	10,300 00
Eleventh Ward Nat'l Bank, Boston,	5,000	4,000 00	5,000 00
Blackstone Nat'l Bank, Boston, . .	3,900	4,153 00	3,900 00
Third Nat'l Bank, Boston, ...	1,700	1,904 00	1,700 00
First Ward Nat'l Bank, Boston, . .	1,600	1,328 00	1,563 50
Central Nat'l Bank, Boston, ...	5,500	5,500 00	5,500 00
Tremont Nat'l Bank, Boston, . . .	4,000	4,440 00	4,000 00
Merchants' Nat'l Bank, Boston, . .	2,000	2,680 00	2,000 00
Commonwealth Nat'l Bank, Boston,	2,700	2,889 00	2,700 00
Lawrence Nat'l Bank, Lawrence, . .	700	770 00	700 00

RAILROAD BONDS.

Boston and Maine Railroad bonds, .	\$2,000	\$2,210 00	\$2,000 00
Old Colony Railroad bonds, . . .	8,000	8,200 00	8,000 00

LEE SAVINGS BANK—LEE.

Incorporated 1852. Number of corporators, 63.

H. GARFIELD, *President.**Treasurer, J. L. KILBORN.*

STATEMENT.

LIABILITIES.		ASSETS.	Value on Books.
Deposits, ...	\$461,398 69	Public funds, ...	\$65,000 00
Earnings, undivided, ...	8,862 19	Loans on public funds, ...	800 00
Guarantee fund, ...	2,000 00	Bank stock, ...	54,020 00
		Loans on bank stock, ...	1,900 00
		Real estate, ...	1,549 64
		Loans on real estate, ...	294,232 47
		Loans on personal security, ...	33,837 27
		Loans to counties, cities, or towns, ...	20,000 00
		Cash on hand, ...	921 50
	\$472,260 88		\$472,260 88

Loans on Public Funds—amount on each:

On United States bonds, par value, \$1,100, ... \$800 00

Loans on Bank Stock—amount on each:

On 30 shares Lee National Bank, ... \$1,900 00

Amount of real estate held by foreclosure, ... \$1,549 64

Estimated value of real estate, ... 1,500 00

Whole amount of interest or profits received or earned, . . . \$29,548 86

Rate and amount of each semi-annual dividend	} 2½ per cent.,	} 11,255 64
for the previous year, ...		

Times for the dividends fixed by the by-laws: June 1 and December 1.	} 2½ per cent.,	} 11,239 61

The total amount of loans with each specified rate of interest:

\$330,769.74, 7 per cent.

Number of outstanding loans which are of an amount not exceeding three thousand dollars each, ... 273

Aggregate amount of the same, ... 202,419 38

Number of open accounts, ... 1,478

Number and am't of deposits received for the previous year, . 866 76,447 19

Number and amount of deposits of, and exceeding, three hundred dollars at any one time for the previous year, ... 79 41,039 62

Number and amount of withdrawals, ... 973 106,208 48

Number of accounts opened during the previous year, . . . 200

Number of accounts closed during the previous year, . . . 203

Amount of the expenses of the corporation during the previous year, ... 1,515 63

Amount of treasurer's bonds, ... 10,000 00

Date of examination by Commissioner, June 5.

PUBLIC FUNDS.

	Par Value.	Estimated Market Value.	Amount Invested.
United States bonds, ...	\$40,000	\$42,000 00	\$40,000 00
City and Town Bonds —			
City of Boston, ...	\$5,000	\$5,350 00	\$5,000 00
of Springfield, ...	10,000	11,700 00	10,000 00
Town of Sandisfield, ...	10,000	10,000 00	10,000 00

BANK STOCK.

Lee Nat'l Bank, Lee, ...	\$11,620	\$14,130 00	\$11,620 00
Adams Nat'l Bank, North Adams, .	6,400	8,000 00	6,400 00
First Nat'l Bank, Adams, . . .	2,600	3,120 00	2,600 00
Pittsfield Nat'l Bank, Pittsfield, .	4,500	6,000 00	4,500 00
Housatonic Nat'l B'k, Stockbridge,	4,200	6,720 00	4,200 00
Eagle Nat'l Bank, Boston, . . .	6,000	6,480 00	6,000 00
Continental Nat'l Bank, Boston, .	1,800	1,818 00	1,800 00
Everett Nat'l Bank, Boston, . . .	1,000	1,090 00	1,000 00
Commerce Nat'l Bank, Boston, . .	2,500	2,635 00	2,500 00
North America Nat'l Bank, Boston,	2,000	2,170 00	2,000 00
Hide and Leather Nat'l Bank, Boston,	2,900	3,150 00	2,900 00
Massachusetts Nat'l Bank, Boston, .	2,500	2,875 00	2,500 00
Revere Nat'l Bank, Boston, . . .	3,000	3,270 00	3,000 00
Republic Nat'l Bank, Boston, . . .	1,000	1,300 00	1,000 00
State Nat'l Bank, Boston, ...	1,000	1,080 00	1,000 00
Commonwealth Nat'l Bank, Boston,	1,000	1,070 00	1,000 00

LEICESTER SAVINGS BANK—LEICESTER.

Incorporated 1869. Number of corporators, 36.

CHENEY HATCH, *President*.*Treasurer*, D. E. MERRIAM.

STATEMENT.

LIABILITIES.		ASSETS.	Value on Books.
Deposits, ...	\$279,440 58	Public funds, ...	\$79,500 00
Earnings, undivided, ...	7,717 48	Loans on public funds, ...	2,000 00
Guarantee fund, ...	1,361 19	Bank stock, ...	50,349 12
		Railroad bonds, ...	3,030 00
		Real estate, ...	500 00
		Loans on bank stock, ...	1,000 00
		Loans on real estate, ...	128,589 31
		Loans on personal security, ...	7,489 00
		Loans to counties, cities, or towns, ...	5,850 00
		Expense account, ...	5 00
		Premium account, ...	7,788 75
		Cash on hand, ...	2,418 07
	\$288,519 25		\$288,519 25

Loans on Bank Stock—amount on each:

On 10 shares Leicester National Bank, Leicester, ... \$1,000 00

Loans on Public Funds—amount on each:

On United States bonds, par value, \$2,000, ... \$2,000 00

Whole amount of interest or profits received or earned, ... \$16,635 41

Rate and amount of each semi-annual dividend	} 2½ per cent., ...	{ 6,458 13
for the previous year, ...		

Times for the dividends fixed by the by-laws: June 1 and December 1.	} 2½ per cent., ...	{ 6,645 70

Amount of real estate held by foreclosure, ... \$500 00

Estimated value of same, ... 600 00

The total amount of loans with each specified rate of interest:

\$5,000, 4 per cent.; \$1,000, 5 per cent.; \$19,105.31, 6 per cent.;

\$75,154, 7 per cent.; \$1,734, 7½ per cent.; \$42,935, 8 per cent.

Number of outstanding loans which are of an amount not exceeding three thousand dollars each, ... 114

Aggregate amount of the same, ... 108,228 31

Number of open accounts, ... 591

Number and am't of deposits received for the previous year, . 248 \$24,821 35

Number and amount of deposits of, and exceeding, three hundred dollars at any one time for the previous year, ... 25 13,493 36

Number and amount of withdrawals, ... 265 26,279 71

Number of accounts opened during the previous year, ... 48

Number of accounts closed during the previous year, ... 47

Amount of the expenses of the corporation during the previous year, ... 1,075 00

Amount of treasurer's bonds, ... 10,000 00

Date of examination by Commissioner, June 13.

PUBLIC FUNDS.

	Par Value.	Estimated Market Value.	Amount Invested.
United States bonds, 6s, 1865, .	\$25,500	\$26,647 50	\$25,500 00
City and Town Bonds, . . .			
City of Worcester 6s, . . .	\$12,000	\$13,320 00	\$12,000 00
of Chelsea 6s, . . .	8,000	8,800 00	8,000 00
of Lynn 6s, . . .	9,000	9,690 00	9,000 00
of Fall River 6s, . . .	4,000	4,105 00	4,000 00
of Springfield 7s, . . .	2,000	2,260 00	2,000 00
Town of Natick 7s, . . .	9,000	9,900 00	9,000 00
City of Providence, . . .	10,000	10,200 00	10,000 00

BANK STOCK.

State Nat'l Bank, Boston, . .	\$5,000	\$5,438 00	\$5,397 50
North Nat'l Bank, Boston, . .	2,000	2,355 00	2,425 00
Commonwealth Nat'l Bank, Boston,	1,000	1,070 00	1,100 00
Hide and Leather Nat'l B'k, Boston,	5,000	5,600 00	5,954 40
Eliot Nat'l Bank, Boston, . .	3,000	3,240 00	3,610 00
Webster Nat'l Bank, Boston, . .	3,000	3,060 00	3,162 50
North America Nat'l Bank, Boston,	1,200	1,302 00	1,346 00
Maverick Nat'l Bank, Boston, . .	1,000	1,500 00	1,178 75
Market Nat'l Bank, Boston, . .	1,500	1,598 00	1,815 40
Continental Nat'l Bank, Boston, .	1,000	1,020 00	1,150 00
Revere Nat'l Bank, Boston, . .	2,000	2,180 00	2,425 00
Traders' Nat'l Bank, Boston, . .	2,500	2,569 00	2,612 50
Howard Nat'l Bank, Boston, . .	2,500	2,809 00	2,635 00
Central Nat'l Bank, Worcester, .	2,500	3,500 00	3,525 00
Millbury Nat'l Bank, Millbury, .	1,100	1,320 00	1,314 50
Leicester Nat'l Bank, Leicester, .	8,700	10,005 00	10,697 57

RAILROAD BONDS.

Eastern Railroad bonds, . . .	\$3,000	\$1,500 00	\$3,030 00
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LEOMINSTER SAVINGS BANK—LEOMINSTER.

Incorporated 1865. Number of corporators, 35.

LEONARD BURRAGE, *President*.*Treasurer*, A. L. BURDITT.

STATEMENT.

LIABILITIES.		ASSETS.	Value on Books.
Deposits, ...	\$535,865 81	Public funds, ...	\$2,427 50
Earnings, undivided, ...	1,395 77	Loans on public funds, ...	600 00
Guarantee fund, ...	1,500 00	Bank stock, ...	52,671 00
		Loans on bank stock, ...	8,770 00
		Real estate, ...	2,200 00
		Loans on real estate, ...	384,860 00
		Loans on personal security, ...	77,800 00
		Expense account, ...	2 00
		Cash on hand, ...	10,431 08
	\$539,761 58		\$539,761 58

Real estate acquired by foreclosure, ...	\$2,200 00
Estimated value of same, ...	3,600 00

Loans on Public Funds—amount on each:

On United States bonds, par value \$600, ...	\$600 00
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Loans on Bank Stock—amount on each:

On 106 shares First National Bank, Leominster, ...	\$8,770 00
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Whole amount of interest or profits received or earned, ...	\$30,331 87
Rate and amount of each semi-annual dividend } $2\frac{1}{2}$ per cent., ...	13,167 38
for the previous year, ... } $2\frac{1}{2}$ per cent., ...	13,154 05

Times for the dividends fixed by the by-laws: January and July.

The total amount of loans with each specified rate of interest:

\$12,000, 6 per cent.; \$20,000, $6\frac{1}{2}$ per cent.; \$440,030, 7 per cent.

Number of outstanding loans which are of an amount not exceed-

ing three thousand dollars each, ... 395

Aggregate amount of the same, ...	\$332,355 00
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Number of open accounts, ...	1,678
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Number and am't of deposits received for the previous year, ...	938 82,211 48
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Number and amount of deposits of, and exceeding, three hundred dollars at any one time for the previous year, ...	78 41,912 68
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Number and amount of withdrawals, ...	1,196 112,970 08
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Number of accounts opened during the previous year, ...	222
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Number of accounts closed during the previous year, ...	331
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Amount of the expenses of the corporation during the previous year, ...	1,774 50
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Amount of treasurer's bonds, ...	40,000 00
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Date of examination by Commissioner, May 25.

PUBLIC FUNDS.

	Par Value.	Estimated Market Value.	Amount Invested.
United States bonds, ...	\$2,000	\$2,160 00	\$2,427 50

BANK STOCK.

Webster Nat'l Bank, Boston, . .	\$7,500	\$7,650 00	\$7,724 00
Boston Nat'l Bank, Boston, . .	6,200	6,882 00	6,625 00
First Nat'l Bank, Leominster, . .	36,000	40,320 00	38,322 00

LEXINGTON SAVINGS BANK—LEXINGTON.

Incorporated March, 1871. Number of corporators, 38.

GEO. W. ROBINSON, *President*.*Treasurer*, C. T. WEST.

STATEMENT.

LIABILITIES.		ASSETS.	Value on Books.
Deposits, ...	\$120,696 59	Bank stock, ...	\$5,000 00
Earnings, undivided, ...	3,536 85	Loans on real estate, ...	85,650 00
Guarantee fund, ...	752 84	Loans on personal security, ...	27,700 00
		Deposit in banks on interest, ...	5,517 63
		Expense account, ...	459 26
		Tax account, ...	449 43
		Cash on hand and in bank, ...	209 96
	\$124,986 28		\$124,986 28

Cash on deposit in Banks:

Commonwealth National Bank, Boston, ... \$5,517 63

Whole amount of interest or profits received or earned, ... \$9,312 96

Rate and amount of each semi-annual dividend	} 2 per cent., ...	{ 2,780 06
for the previous year, ...		

Times for the dividends fixed by the by-laws: third Wednesday of April and October.	} 2½ per cent., ...	{ 2,867 08

Average annual per cent. of dividends for the term ending at the time of, and including, the last extra dividend: 6 per cent.

The total amount of loans with each specified rate of interest:

\$31,200, 7 per cent.; \$77,150, 8 per cent.; \$5,000, 10 per cent.

Number of outstanding loans which are of an amount not exceeding three thousand dollars each, ... 51

Aggregate amount of the same, ... 65,850 00

Number of open accounts, ... 526

Number and am't of deposits received for the previous year, 417 34,890 77

Number and amount of deposits of, and exceeding, three hundred dollars at any one time for the previous year, ... 24 15,888 26

Number and amount of withdrawals, ... 361 36,359 61

Number of accounts opened during the previous year, ... 94

Number of accounts closed during the previous year, ... 78

Amount of the expenses of the corporation during the previous year 475 69

Amount of treasurer's bonds, ... 5,000 00

Date of examination by Commissioner, June 25.

BANK STOCK.

	Par Value.	Estimated Market Value.	Amount Invested.
Merchandise Nat'l Bank, Boston, ...	\$5,000	\$5,100 00	\$5,000 00

LOWELL FIVE CENTS SAVINGS BANK—LOWELL.

Incorporated 1864. Number of corporators, 100.

HORATIO WOOD, *President*.*Treasurer*, ARTEMAS S. TYLER.

STATEMENT.

LIABILITIES.		ASSETS.	Value on Books.
Deposits, . . .	\$2,985,507 11	Public funds, ...	\$222,975 00
Guarantee fund, . . .	7,434 37	Bank stock, ...	486,510 00
Other liabilities, . . .	2,054 98	Loans on bank stock, ...	10,400 00
		Real estate, ...	89,996 86
		Loans on real estate, ...	1,757,550 00
		Loans on personal security, ...	304,200 00
		Loans on railroad stock, ...	11,400 00
		Loans to counties, cities, or towns, ...	70,000 00
		Loans to banks on interest, ...	6,154 11
		Expense account, ...	3,650 30
		Furniture and fixtures, ...	9,036 48
		Profits, ...	15,246 90
		Insurance and taxes, ...	6,866 74
		Cash on hand, ...	1,010 07
	\$2,994,996 46		\$2,994,996 46

Loans on Bank Stock and U. S. Bonds—amount on each:

On 45 shares Prescott National Bank, Lowell, ...	\$4,200 00
On 15 shares Redemption National Bank, Boston; 13 shares Merchants' National Bank, Lowell; \$200 U. S. Bonds, ...	500 00
On 12 shares Appleton National Bank, Lowell; 5 shares Prescott National Bank, Lowell; \$500 U. S. Bonds, ...	2,200 00
On 15 shares Old National Bank, Lowell, ...	1,500 00
On 20 shares First National Bank, Lowell, ...	2,000 00

Loans on Railroad Stock—amount on each:

On 260 shares Vermont and Massachusetts Railroad, ...	\$11,400 00
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Amount invested in real estate, ... \$89,996 86

Estimated value of real estate, ... 75,000 00

Cash on deposit in Banks:

Prescott National Bank, Lowell, ...	\$5,467 43
Commonwealth National Bank, Boston, ...	686 68

Whole amount of interest or profits received or earned, . . . \$150,761 59

Rate and amount of each semi-annual dividend	} 2½ per cent.,	} 70,698 50
for the previous year, ...		

Times for the dividends fixed by the by-laws: first Saturday of January and July.

The total amount of loans with each specified rate of interest:

\$61,400, 5 per cent.; \$950,700, 6 per cent.; \$171,000, 6½ per cent.;
 \$676,950, 7 per cent.; \$36,700, 7½ per cent.; \$181,550, 7³/₁₀ per
 cent.; \$75,250, 8 per cent.

Number of outstanding loans which are of an amount not exceeding three thousand dollars each, ...	108	
Aggregate amount of the same, ...		\$174,000 00
Number of open accounts, ...	11,237	
Number and am't of deposits received for the previous year, 7,747		579,205 15
Number and amount of deposits of, and exceeding, three hundred dollars at any one time for the previous year, ...	336	187,580 22
Number and amount of withdrawals, ...	5,590	526,615 43
Number of accounts opened during the previous year, ...	1,716	
Number of accounts closed during the previous year, ...	1,599	
Amount of the expenses of the corporation during the previous year, ...		8,972 55
Amount of treasurer's bonds, ...		30,000 00
Date of examination by Commissioner, May 21.		

PUBLIC FUNDS.

	Par Value.	Estimated Market Value.	Amount Invested.
United States bonds, 1881, ...	\$70,000	\$77,525 00	\$70,000 00
“ “ “ currency 6s, ...	70,000	84,525 00	70,000 00
City and Town Bonds —			
City of Cambridge, ...	\$15,000	\$16,050 00	\$15,000 00
of Charlestown, ...	10,000	10,700 00	10,000 00
of Lawrence, ...	20,000	20,900 00	20,000 00
of Lowell, ...	35,000	38,500 00	32,975 00
Town of Plymouth, ...	5,000	5,325 00	5,000 00

BANK STOCK.

Atlas Nat'l Bank, Boston, ...	\$20,000	\$23,100 00	\$22,800 00
Atlantic Nat'l Bank, Boston, ...	8,500	11,305 00	11,537 50
Blackstone Nat'l Bank, Boston, ...	30,000	32,250 00	34,500 00
Boylston Nat'l Bank, Boston, ...	3,000	3,525 00	4,258 00
Bunker Hill Nat'l Bank, Boston, ...	1,300	2,216 50	1,625 00
Continental Nat'l Bank, Boston, ...	10,000	10,200 00	10,000 00
Commonwealth Nat'l Bank, Boston, ...	10,000	10,700 00	10,000 00
Columbian Nat'l Bank, Boston, ...	15,000	21,075 00	19,050 00
Eliot Nat'l Bank, Boston, ...	10,000	10,800 00	10,000 00
Eagle Nat'l Bank, Boston, ...	15,000	16,200 00	17,100 00
First Ward Nat'l Bank, Boston, ...	1,900	1,520 00	1,704 25
First Nat'l Bank, Boston, ...	10,000	18,525 00	10,580 00
Freeman's Nat'l Bank, Boston, ...	3,800	4,113 50	4,957 25
Globe Nat'l Bank, Boston, ...	15,000	16,500 00	18,750 00
Hide and Leather Nat'l B'k, Boston, ...	20,000	22,400 00	20,000 00
Howard Nat'l Bank, Boston, ...	15,000	16,893 75	15,145 00
Hamilton Nat'l Bank, Boston, ...	10,000	11,825 00	12,600 00
Market Nat'l Bank, Boston, ...	5,000	5,325 00	5,000 00
Mechanics' Nat'l Bank, Boston, ...	2,700	3,523 50	3,240 00
North Nat'l Bank, Boston, ...	12,000	14,130 00	14,040 00
North America Nat'l Bank, Boston, ...	13,000	14,105 00	13,910 00

BANK STOCK — Concluded.

	Par Value.	Estimated Market Value.	Amount Invested.
Redemption Nat'l Bank, Boston, .	\$15,000	\$19,537 50	\$20,100 00
Republic Nat'l Bank, Boston, . .	22,500	29,362 50	22,500 00
Revere Nat'l Bank, Boston, . . .	20,000	21,800 00	20,000 00
Shawmut Nat'l Bank, Boston, . .	20,000	23,600 00	24,600 00
Shoe and Leather Nat'l B'k, Boston,	5,000	5,925 00	6,900 00
Suffolk Nat'l Bank, Boston, . . .	13,100	15,851 00	16,367 50
State Nat'l Bank, Boston, ...	5,000	5,437 50	5,230 00
Second Nat'l Bank, Boston, . . .	10,000	14,025 00	14,700 00
Tremont Nat'l Bank, Boston, . . .	10,000	11,050 00	12,225 00
Union Nat'l Bank, Boston, ...	10,000	13,600 00	14,700 00
Washington Nat'l Bank, Boston, . .	3,300	4,397 25	4,569 00
Webster Nat'l Bank, Boston, . . .	5,000	5,112 50	5,000 00
First Nat'l Bank, Lowell, ...	8,500	11,900 00	11,305 00
Merchants' Nat'l Bank, Lowell, . .	3,500	4,025 00	3,540 00
Railroad Nat'l Bank Lowell, . . .	15,000	17,287 50	16,200 00
Prescott Nat'l Bank, Lowell, . . .	13,500	18,900 00	16,806 00
Old Lowell Nat'l Bank, Lowell, . .	8,300	10,790 00	10,970 50

LOWELL INSTITUTION FOR SAVINGS—LOWELL.

Incorporated 1829. Number of corporators, 64.

THEODORE EDSON, *President*.*Treasurer*, GEORGE J. CARNEY.

STATEMENT.

LIABILITIES.		ASSETS.	Value on Books.
Deposits, . . .	\$2,396,527 22	Public funds, ...	\$340,000 00
Earnings, undi- vided, . . .	19,446 22	Bank stock, ...	327,700 00
Guarantee fund,	11,541 17	Loans on bank stock, . . .	3,600 00
		Real estate, ...	20,334 06
		Loans on real estate, . . .	423,050 00
		Loans to counties, cities, or towns, ...	1,236,500 00
		Loans to banks on interest, .	76,330 55
	\$2,427,514 61		\$2,427,514 61

Loans on Bank Stock—amount on each:

On 40 shares Railroad National Bank, Lowell, ... \$3,600 00

Amount invested in real estate, ... \$20,334 06

Estimated market value of real estate, ... 31,000 00

Cash on deposit in Banks:

Prescott National Bank, Lowell, ... \$3,000 00

First National Bank, Lowell, ... 73,330 55

Whole amount of interest or profits received, ... \$144,676 79

Rate and amount of each semi-annual dividend } 2 per cent., . { 44,421 96

for the previous year, ... } 2 per cent., . { 45,567 38

Times for the dividends fixed by the by-laws: May and November.

The total amount of loans with each specified rate of interest:

\$126,900, 5 per cent.; \$8,000, 5 $\frac{3}{4}$ per cent.; \$1,039,650, 6 per cent.;\$6,000, 6 $\frac{1}{4}$ per cent.; \$208,000, 6 $\frac{1}{2}$ per cent.; \$229,000, 6 $\frac{3}{8}$ per

cent.; \$385,500, 7 per cent.

Number of outstanding loans which are of an amount not exceed-
ing three thousand dollars each, ... 37

Aggregate amount of the same, ... 70,000 00

Number of open accounts, ... 5,860

Number and am't of deposits received for the previous year, 8,688 414,675 36

Number and amount of deposits of, and exceeding, three hundred
dollars at any one time for the previous year, ... 306 169,669 00

Number and amount of withdrawals, ... 3,693 301,385 12

Number of accounts opened during the previous year, . . . 937

Number of accounts closed during the previous year, . . . 622

Amount of the expenses of the corporation during the previous
year, ... 6,232 57

Amount of treasurer's bonds, ... 20,000 00

Date of examination by Commissioner, May 22.

PUBLIC FUNDS.

	Par Value.	Estimated Market Value.	Amount Invested.
United States bonds, 5-20, 1867, .	\$75,000	\$81,000 00	\$75,000 00
“ “ “ 6 per ct., 1881,	265,000	287,000 00	265,000 00

BANK STOCK.

Boylston Nat'l Bank, Boston, .	\$17,500	\$20,825 00	\$17,500 00
Washington Nat'l Bank, Boston, .	3,200	4,128 00	3,200 00
Second Nat'l Bank, Boston, .	47,300	65,274 00	47,300 00
Columbian Nat'l Bank, Boston, .	17,900	24,702 00	17,900 00
New England Nat'l Bank, Boston, .	16,100	21,252 00	16,100 00
Union Nat'l Bank, Boston, .	500	670 00	500 00
Merchants' Nat'l Bank, Boston, .	34,100	44,671 00	34,100 00
Tremont Nat'l Bank, Boston, .	7,600	8,208 00	7,600 00
Republic Nat'l Bank, Boston, .	24,500	31,360 00	24,500 00
Mt. Vernon Nat'l Bank, Boston, .	500	570 00	500 00
Freeman's Nat'l Bank, Boston, .	3,600	3,888 00	3,600 00
Eagle Nat'l Bank, Boston, .	45,000	47,700 00	45,000 00
Atlas Nat'l Bank, Boston, .	15,000	16,950 00	15,000 00
Hamilton Nat'l Bank, Boston, .	55,000	63,800 00	55,000 00
Railroad Nat'l Bank, Lowell, .	26,000	29,900 00	26,000 00
First Nat'l Bank, Lowell, .	13,900	20,155 00	13,900 00

LYNN FIVE CENTS SAVINGS BANK—LYNN.

Incorporated 1855. Number of corporators, 57.

THOMAS B. NEWHALL, *President*.*Treasurer*, BENJAMIN V. FRENCH.

STATEMENT.

LIABILITIES.		ASSETS.	Value on Books.
Deposits, . . .	\$1,692,987 47	Public funds, ...	\$143,210 64
Earnings, undi- vided, . . .	45,971 29	Bank stock, ...	446,792 97
Guarantee fund, . . .	4,500 00	Loans on bank stock, ...	19,550 00
		Railroad bonds, ...	30,559 00
		Real estate, ...	49,029 99
		Real estate by foreclosure, . .	13,800 00
		Loans on real estate, ...	752,787 09
		Loans on personal security, . .	16,700 00
		Loans to counties, cities, or towns, ...	51,000 00
		Deposit in banks on interest, .	213,314 50
		Expense account, ...	1,162 18
		Cash on hand, ...	5,552 39
	\$1,743,458 76		\$1,743,458 76

Amount invested in real estate, ...	\$49,029 99
Estimated value of real estate, ...	40,000 00
Amount of real estate held by foreclosure, ...	13,800 00
Estimated value of real estate held by foreclosure, ...	13,000 00

Loans on Bank Stock — amount on each:

On 195 shares National City Bank, Lynn, and 5 shares National Exchange Bank, Boston, ...	\$19,150 00
On 4 shares People's National Bank, Boston, ...	400 00

Cash on deposit in Banks:

National City Bank, Lynn, ...	\$213,314 50
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Whole amount of interest or profits received or earned, ...	\$126,803 90
Rate and amount of each semi-annual dividend } $2\frac{1}{2}$ per cent., ...	{ 40,570 05
for the previous year, ... } $2\frac{1}{2}$ per cent., ...	{ 40,303 24

Times for the dividends fixed by the by-laws: January 1 and July 1.

The total amount of loans with each specified rate of interest:

\$16,500, 5 per cent.; \$140,300, 6 per cent.; \$110,425, $6\frac{1}{2}$ per cent.;
 \$2,000, $6\frac{3}{4}$ per cent.; \$396,022.09, 7 per cent.; \$38,100, $7\frac{3}{10}$ per
 cent.; \$128,790, $7\frac{1}{2}$ per cent.; \$7,900, 8 per cent.

Number of outstanding loans which are of an amount not exceed-
ing three thousand dollars each, ... 368

Aggregate amount of the same, ...	408,927 19
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Number of open accounts, ... 8,251

Number and am't of deposits received for the previous year, 8,027	343,693 34
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Number and amount of deposits of, and exceeding, three hundred dollars at any one time for the previous year, ... 220	109,750 66
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Number and amount of withdrawals, ... 6,908	436,701 53
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Number of accounts opened during the previous year, ... 1,393

Number of accounts closed during the previous year, ... 1,357

Amount of the expenses of the corporation during the previous year, ...	5,343 18
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Amount of treasurer's bonds, ...	15,000 00
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Date of examination by Commissioner, June 14.

PUBLIC FUNDS.

	Par Value.	Estimated Market Value.	Amount Invested.
United States currency bonds, 6s, .	\$50,000	\$60,500 00	\$43,127 04
State bonds — Maine 6s, . . .	\$7,000	\$7,840 00	\$7,000 00
City and Town Bonds —			
City of Lynn, ...	\$12,000	\$12,720 00	\$11,960 00
of Chelsea, ...	5,000	5,450 00	5,000 00
of Fall River, ...	21,000	21,555 00	20,061 00
of Lawrence, ...	10,000	10,850 00	9,475 00
of Somerville, ...	10,000	10,900 00	10,000 00
Town of Plymouth, ...	26,000	28,680 00	26,587 60
of Brookline, ...	10,000	11,700 00	10,000 00

BANK STOCK.

Nat'l City Bank, Lynn, . . .	\$36,800	\$48,944 00	\$47,122 50
Central Nat'l Bank, Lynn, . .	8,700	11,571 00	11,071 97
First Nat'l Bank, Lynn, . . .	3,400	3,910 00	3,980 00
North Nat'l Bank, Boston, . .	18,000	21,060 00	20,612 75
Exchange Nat'l Bank, Boston, .	47,000	74,260 00	72,440 37
First Nat'l Bank, Boston, . .	29,500	54,575 00	51,611 75
Globe Nat'l Bank, Boston, . .	8,800	9,592 00	11,500 00
Redemption Nat'l Bank, Boston, .	25,300	32,890 00	34,000 00
Hide and Leather Nat'l B'k, Boston,	1,500	1,665 00	1,500 00
Revere Nat'l Bank, Boston, . .	11,500	12,535 00	11,817 13
Freeman's Nat'l Bank, Boston, .	2,500	2,700 00	2,500 00
Shoe and Leather Nat'l B'k, Boston,	1,500	1,770 00	1,500 00
Continental Nat'l Bank, Boston, .	30,400	30,400 00	34,875 00
Traders' Nat'l Bank, Boston, . .	13,000	13,260 00	13,649 00
Boylston Nat'l Bank, Boston, . .	1,400	1,694 00	1,900 00
Columbian Nat'l Bank, Boston, .	11,700	16,380 00	15,000 00
Union Nat'l Bank, Boston, . . .	12,700	17,272 00	18,000 00
Blackstone Nat'l Bank, Boston, .	7,500	7,950 00	9,412 50
Merchants' Nat'l Bank, Boston, .	23,000	30,360 00	31,300 00
Republic Nat'l Bank, Boston, . .	3,000	3,900 00	4,000 00
Tremont Nat'l Bank, Boston, . .	12,700	13,843 00	17,000 00
Commonwealth Nat'l Bank, Boston,	5,000	5,300 00	5,000 00
South Danvers Nat'l Bank, Peabody,	3,500	5,285 00	4,500 00
Naumkeag Nat'l Bank, Salem, .	1,800	2,736 00	2,500 00
Georgetown Nat'l Bank, Georget'wn,	10,000	10,000 00	10,000 00
Merchandise Nat'l Bank, Boston, .	10,000	10,000 00	10,000 00

RAILROAD BONDS.

Eastern Railroad bonds, ...	\$10,609	\$5,300 00	\$10,059 00
Old Colony and Newport R.R. bonds,	20,000	20,400 00	20,500 00

LYNN INSTITUTION FOR SAVINGS—LYNN.

Incorporated 1826. Number of corporators, 61.

PHILIP A. CHASE, *President*.*Treasurer*, D. H. SWEETSER.

STATEMENT.

LIABILITIES.		ASSETS.	Value on Books.
Deposits, . . .	\$1,912,587 00	Public funds, ...	\$388,427 50
Earnings, undi- vided, . . .	35,015 28	Loans on public funds, . . .	7,100 00
Guarantee fund, . . .	13,500 00	Bank stock, ...	291,861 00
		Loans on bank stock, . . .	21,350 00
		Railroad bonds, ...	19,700 00
		Real estate, ...	60,000 00
		Real estate by foreclosure, . .	1,571 26
		Loans on real estate, . . .	881,695 00
		Loans on personal security, . .	32,450 85
		Loans to counties, cities, or towns, ...	120,228 00
		Loans to banks on interest, . .	122,181 09
		Tax titles, ...	1,041 72
		Cash on hand, ...	13,495 86
	\$1,961,102 28		\$1,961,102 28

Loans on Public Funds—amount on each:

On United States bonds, par value, \$7,100, ... \$7,100 00

Loans on Bank Stock—amount on each:

On 80 shares City National Bank, Lynn, ... \$7,450 00

On 140 shares First National Bank, Lynn, ... 13,500 00

On 8 shares National Bank, Brighton, ... 400 00

Amount invested in real estate, ... \$60,000 00

Estimated value of real estate, ... 60,000 00

Amount of real estate held by foreclosure, ... 1,571 26

Estimated value, ... 1,600 00

Cash on deposit in Banks:

Merchandise National Bank, Boston, ... \$64,969 99

First National Bank, Lynn, ... 57,211 10

Whole amount of interest or profits received or earned, . . . \$100,022 96

Rate and amount of each semi-annual dividend } $2\frac{1}{2}$ per cent., . { 43,246 15
for the previous year, ... } $2\frac{1}{2}$ per cent., . { 43,913 36

Times for the dividends fixed by the by-laws: May 1 and November 1.

The total amount of loans with each specified rate of interest:

\$10,200, $4\frac{1}{2}$ per cent.; \$18,600, 5 per cent.; \$62,720, 6 per cent.;
\$551,608, 7 per cent.; \$35,000, $7\frac{3}{10}$ per cent.; \$117,825, $7\frac{1}{2}$ per
cent.; \$58,562, 8 per cent.

Number of outstanding loans which are of an amount not exceeding three thousand dollars each, ... 292

Aggregate amount of the same, ...	\$419,340 00
Number of open accounts, ...	5,487
Number and am't of deposits received for the previous year, 4,396	340,130 00
Number and amount of deposits of, and exceeding, three hundred dollars at any one time for the previous year, ...	263 149,546 00
Number and amount of withdrawals, ...	4,722 393,585 89
Number of accounts opened during the previous year, ...	876
Number of accounts closed during the previous year, ...	784
Amount of the expenses of the corporation during the previous year, ...	5,215 27
Amount of treasurer's bonds, ...	50,000 00
Date of examination by the Commissioner, September 14.	

PUBLIC FUNDS.

	Par Value.	Estimated Market Value.	Amount Invested.
United States 5s of 1881 bonds, ...	\$10,000	\$10,600 00	\$11,000 00
“ “ 6s of 1881 bonds, ...	15,000	16,500 00	16,500 00
“ “ 4½ per cent. bonds, ...	95,000	99,987 00	100,700 00
City and Town Bonds —			
City of Cambridge 6s, ...	\$10,000	\$11,000 00	\$9,700 00
of Lynn 6s, ...	30,000	31,800 00	30,000 00
of Lynn 6s, ...	7,000	7,700 00	6,510 00
of Lynn 5s, ...	29,000	29,000 00	26,780 00
of Lowell 6s, ...	10,000	11,000 00	9,900 00
of Somerville 6½s, ...	20,000	22,000 00	20,000 00
of Somerville 6s, ...	10,000	10,600 00	10,000 00
of Somerville 5½, ...	5,500	5,660 00	5,500 00
of Somerville 7s, ...	25,000	25,500 00	25,750 00
Town of Arlington 6s, ...	10,000	11,000 00	9,300 00
of Woburn 6s, ...	25,000	27,500 00	23,250 00
of Brookline 7s, ...	10,000	11,000 00	10,500 00
City of Boston 6s, ...	10,000	11,000 00	9,700 00
of Boston gold 5s, ...	5,000	5,100 00	5,000 00
of Fall River gold 5s, ...	25,000	25,500 00	25,000 00
Town of Natick 7s, ...	4,000	4,400 00	4,000 00
of West Newbury 5s, ...	1,000	1,000 00	987 50
City of Portsmouth, N.H., 6s, ...	5,000	5,250 00	5,250 00
of Bath, Me., 6s, ...	5,000	5,250 00	5,100 00
of Augusta, Me., 6s, ...	4,000	4,200 00	4,000 00
of Fall River 6s, ...	4,000	4,200 00	4,000 00
Town of Saugus 5s, ...	10,000	10,000 00	10,000 00

BANK STOCK.

Atlas Nat'l Bank, Boston, ...	\$10,000	\$11,500 00	\$11,380 00
Atlantic Nat'l Bank, Boston, ...	5,300	7,049 00	6,890 00
Rockland Nat'l Bank, Boston, ...	10,000	14,100 00	16,000 00
Exchange Nat'l Bank, Boston, ...	5,500	9,075 00	6,270 00
Shoe and Leather Nat'l B'k, Boston, ...	6,000	7,110 00	7,440 00

BANK STOCK — Concluded.

	Par Value.	Estimated Market Value.	Amount Invested.
Suffolk Nat'l Bank, Boston, . .	\$6,500	\$7,865 00	-\$6,500 00
New England Nat'l Bank, Boston, .	5,900	7,906 00	5,900 00
Columbian Nat'l Bank, Boston, .	8,900	12,460 00	10,057 00
Market Nat'l Bank, Boston, . .	2,500	2,675 00	2,825 00
Shawmut Nat'l Bank, Boston, . .	2,000	2,360 00	2,000 00
Freeman's Nat'l Bank, Boston, . .	1,300	1,404 00	1,300 00
Traders' Nat'l Bank, Boston, . .	5,000	5,100 00	5,400 00
Second Nat'l Bank, Boston, . .	8,300	11,620 00	12,450 00
Continental Nat'l Bank, Boston, .	3,500	3,570 00	4,200 00
Everett Nat'l Bank, Boston, . .	5,400	5,886 00	6,372 00
Republic Nat'l Bank, Boston, . .	10,000	13,000 00	12,800 00
Union Nat'l Bank, Boston, . .	7,300	9,928 00	11,680 00
Blackstone Nat'l Bank, Boston, .	7,400	7,844 00	9,990 00
First Nat'l Bank, Boston, . .	2,500	4,625 00	4,950 00
Hide and Leather Nat'l B'k, Boston,	2,400	2,664 00	2,640 00
State Nat'l Bank, Boston, . .	2,500	2,700 00	2,750 00
Merchandise Nat'l Bank, Boston, .	5,000	5,100 00	5,000 00
North America Nat'l Bank, Boston,	3,400	3,672 00	3,740 00
Merchants' Nat'l Bank, Boston, .	5,000	6,650 00	7,000 00
First Nat'l Bank, Lynn, . . .	44,000	51,780 00	48,180 00
Central Nat'l Bank, Lynn, . . .	30,100	40,635 00	38,227 00
City Nat'l Bank, Lynn, . . .	32,000	43,200 00	40,000 00

RAILROAD BONDS.

Eastern Railroad certificates, . .	\$21,000	\$10,500 00	\$19,700 00
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MALDEN SAVINGS BANK — MALDEN.

Incorporated March 30, 1860. Number of corporators, 26.

CALEB WAIT, *President*.*Treasurer*, CHARLES MERRILL.

STATEMENT.

LIABILITIES.		ASSETS.	Value on Books.
Deposits, ...	\$304,659 59	Public funds, ...	\$54,000 00
Earnings, undivided, ...	1,634 00	Bank stock, ...	6,000 00
Guarantee fund, ...	1,150 00	Loans on real estate, ...	201,500 00
		Loans on personal security, ...	31,900 00
		Loans to counties, cities, or towns, ...	5,500 00
		Expense account, ...	2,601 49
		Cash on hand, ...	5,942 10
	\$307,443 59		\$307,443 59

Cash on deposit in Banks:

Malden National Bank, Malden, ... \$5,942 10

Whole amount of interest or profits received or earned, ... \$18,807 37

Rate and amount of each semi-annual dividend	} 2½ per cent., ...	{ 6,403 66
for the previous year, ...		

Times for the dividends fixed by the by-laws: second Wednesday of April and October.	} 2½ per cent., ...	{ 6,923 47

Average annual per cent. of dividends for the term ending at the time of, and including, the last extra dividend: 7 per cent.

The total amount of loans with each specified rate of interest:

\$10,000, 6 per cent.; \$6,000, 6½ per cent.; \$222,900, 7 per cent.

Number of outstanding loans which are of an amount not exceeding three thousand dollars each, ... 93

Aggregate amount of the same, ... 156,100 00

Number of open accounts, ... 1,465

Number and am't of deposits received for the previous year, 1,481 93,013 05

Number and amount of deposits of, and exceeding, three hundred dollars at any one time for the previous year, ... 60 35,030 39

Number and amount of withdrawals, ... 1,191 71,755 11

Number of accounts opened during the previous year, ... 250

Number of accounts closed during the previous year, ... 164

Amount of the expenses of the corporation during the previous year, ... 1,200 00

Amount of treasurer's bonds, ... 10,000 00

Date of examination by Commissioner, June 12.

PUBLIC FUNDS.

	Par Value.	Estimated Market Value.	Amount Invested.
United States currency bonds, 6s, .	\$10,000	\$12,150 00	\$10,000 00
“ “ bonds, 5-20s, . . .	10,000	10,850 00	10,000 00
City and Town Bonds—			
City of Fitchburg 6s, . . .	\$1,000	\$1,110 50	\$1,000 00
Town of Woburn 6s, . . .	10,000	11,000 00	10,000 00
City of Bath, Me., 6s, . . .	5,000	5,125 00	5,000 00
of Bangor, Me., 6s, . . .	5,000	5,125 00	5,000 00
of Fall River 6s, . . .	5,000	5,450 00	5,000 00
of Newton, . . .	8,000	8,240 00	8,000 00

BANK STOCK.

First Nat'l Bank, Malden, . . .	\$6,000	\$6,100 00	\$6,000 00
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MARBLEHEAD SAVINGS BANK—MARBLEHEAD.

Incorporated 1871. Number of corporators, 30.

ISAAC C. WYMAN, *President.**Treasurer,* WILLIAM GILLEY.

STATEMENT.

LIABILITIES.		ASSETS.	Value on Books.
Deposits, ...	\$191,272 45	Public funds, ...	\$8,272 00
Earnings, undivided, ...	5,585 00	Bank stock, ...	56,614 79
Guarantee fund, ...	466 80	Railroad bonds, ...	13,737 51
		Real estate, ...	15,297 20
		Loans on real estate, ...	74,700 00
		Deposit in banks on interest, ...	27,610 78
		Expense account, ...	957 55
		Cash on hand, ...	134 42
	\$197,324 25		\$197,324 25

Amount of real estate held by foreclosure, ... \$15,297 20
 Estimated value of real estate, ... 15,000 00

Cash on deposit in Banks:

Marblehead National Bank, Marblehead, ... \$27,610 78

Whole amount of interest or profits received or earned, ... \$13,269 85

Rate and amount of each semi-annual dividend } $2\frac{1}{2}$ per cent., . . . { 4,371 60
 for the previous year, ... } $2\frac{1}{2}$ per cent., . . . { 4,314 46

Times for the dividends fixed by the by-laws: first of May and
 November.

The total amount of loans with each specified rate of interest:

\$1,600, 6 per cent.; \$28,150, 7 per cent.; \$6,750, $7\frac{3}{10}$ per cent.;\$1,050, $7\frac{1}{2}$ per cent.; \$37,550, 8 per cent.

Number of outstanding loans which are of an amount not exceeding three thousand dollars each, ...	45	
Aggregate amount of the same, ...		\$43,500 00
Number of open accounts, ...	986	
Number and am't of deposits received for the previous year, ...	571	37,789 00
Number and amount of deposits of, and exceeding, three hundred dollars at any one time for the previous year, ...	31	15,557 00
Number and amount of withdrawals, ...	642	40,493 77
Number of accounts opened during the previous year, ...	112	
Number of accounts closed during the previous year, ...	119	
Amount of the expenses of the corporation during the previous year, ...		600 00
Amount of treasurer's bonds, ...		10,000 00
Date of examination by Commissioner, September 13.		

PUBLIC FUNDS.

	Par Value.	Estimated Market Value.	Amount Invested.
City and Town Bonds—			
City of Charlestown, ...	\$3,000	\$3,300 00	\$3,047 00
Town of Arlington, ...	5,000	5,400 00	5,225 00

BANK STOCK.

Nat'l Grand Bank, Marblehead, ...	\$3,800	\$4,256 00	\$4,639 15
Marblehead Nat'l B'k, Marblehead, ...	1,020	1,344 00	1,344 00
Merchants' Nat'l Bank, Boston, ...	2,500	3,300 00	3,331 25
North Nat'l Bank, Boston, ...	2,500	2,950 00	3,056 25
Shawmut Nat'l Bank, Boston, ...	2,500	2,775 00	3,084 37
State Nat'l Bank, Boston, ...	5,600	5,992 00	6,048 45
Market Nat'l Bank, Boston, ...	900	954 00	999 00
Mount Vernon Nat'l Bank, Boston, ...	2,000	2,420 00	2,505 20
Shoe and Leather Nat'l B'k, Boston, ...	100	119 00	121 25
Continental Nat'l Bank, Boston, ...	2,500	2,500 00	2,687 50
Boylston Nat'l Bank, Boston, ...	3,100	3,782 00	3,839 50
Blackstone Nat'l Bank, Boston, ...	4,000	4,320 00	4,485 00
Hamilton Nat'l Bank, Boston, ...	500	582 50	591 25
Merchandise Nat'l Bank, Boston, ...	2,500	2,562 50	2,500 00
Nat'l Revere Bank, Boston, ...	500	545 00	540 00
Nat'l Hide and Leather B'k, Boston, ...	3,200	3,520 00	3,744 00
Nat'l Bank of Commerce, Boston, ...	2,500	2,625 00	3,181 25
Nat'l Bank of No. America, Boston, ...	2,500	2,675 00	2,778 12
Nat'l Bank of the Republic, Boston, ...	2,400	3,120 00	3,072 00
Nat'l Bank of Redemption, Boston, ...	2,900	3,770 00	4,067 25

RAILROAD BONDS.

Eastern Railroad bonds, ...	\$16,000	\$8,120 00	\$13,737 51
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MARLBOROUGH SAVINGS BANK—MARLBOROUGH.

Incorporated April 3, 1860. Number of corporators, 94.

ELBRIDGE HOWE, *President.*

Treasurer, EDMUND C. WHITNEY.

STATEMENT.

LIABILITIES.		ASSETS.	Value on Books.
Deposits, ...	\$665,782 45	Public funds, ...	\$55,800 00
Earnings, undivided, ...	17,177 97	Bank stock, ...	92,389 00
Guarantee fund, ...	3,411 80	Real estate, ...	1,200 00
		Loans on real estate, ...	439,250 00
		Loans on personal security, ...	1,100 00
		Loans to counties, cities, or towns, ...	63,900 00
		Deposit in banks on interest, ...	32,605 72
		Expense account, ...	127 50
	\$686,372 22		\$686,372 22

Amount of real estate held by foreclosure, ... \$1,200 00
Estimated value of real estate, ... 1,500 00

Cash on deposit in Banks:
First National Bank, Marlborough, ... \$32,605 72

Whole amount of interest or profits received or earned, ... \$45,265 31
Rate and amount of each semi-annual dividend } 2½ per cent., . . { 15,755 07
for the previous year, ... } 2½ per cent., . . { 15,614 66

Times for the dividends fixed by the by-laws: third Wednesday of January and July.

The total amount of loans with each specified rate of interest:
\$439,250, 7 per cent.

Number of outstanding loans which are of an amount not exceeding three thousand dollars each, ... 241
Aggregate amount of the same, ... 276,500 00
Number of open accounts, ... 2,136
Number and an't of deposits received for the previous year, 1,228 103,498 00
Number and amount of deposits of, and exceeding, three hundred dollars at any one time for the previous year, ... 90 46,369 00
Number and amount of withdrawals, ... 821 116,910 39
Number of accounts opened during the previous year, ... 390
Number of accounts closed during the previous year, ... 256
Amount of the expenses of the corporation during the previous year, ... 2,000 00
Amount of treasurer's bonds, ... 25,000 00
Date of examination by Commissioner, July 2.

PUBLIC FUNDS.

	Par Value.	Estimated Market Value.	Amount Invested.
United States bonds, 5 per cent., .	\$50,000	\$53,500 00	\$55,800 00

BANK STOCK.

First Nat'l Bank, Marlborough, .	\$36,300	\$45,355 00	\$45,355 00
First Nat'l Bank, Lynn, . . .	3,000	3,750 00	3,690 00
Continental Nat'l Bank, Boston, .	6,800	7,000 00	7,624 00
Market Nat'l Bank, Boston, . .	4,000	4,280 00	4,480 00
City Nat'l Bank, Boston, . . .	4,000	4,464 00	4,280 00
Globe Nat'l Bank, Boston, . . .	5,000	5,500 00	6,270 00
State Nat'l Bank, Boston, . . .	3,000	3,270 00	3,210 00
Howard Nat'l Bank, Boston, . .	2,000	2,226 00	2,060 00
Eliot Nat'l Bank, Boston, . . .	1,600	1,744 00	1,856 00
Atlas Nat'l Bank, Boston, . . .	1,500	1,740 00	1,770 00
Manufacturers' Nat'l Bank, Boston,	1,500	1,500 00	1,661 00
Boston Nat'l Bank, Boston, . . .	1,000	1,120 00	1,090 00
Revere Nat'l Bank, Boston, . . .	1,000	1,090 00	1,160 00
North America Nat'l Bank, Boston,	3,000	3,270 00	3,540 00
Commerce Nat'l Bank, Boston, .	2,000	2,120 00	2,498 00
Eagle Nat'l Bank, Boston, . . .	1,500	1,620 00	1,845 00

MECHANICS' SAVINGS BANK—BOSTON.*

In liquidation. Receivers—GEO. R. DWELLEY, JOHN F. COLBY.

STATEMENT.

LIABILITIES.		ASSETS.	Value on Books.
Deposits, ...	\$268,386 57	Real estate by foreclosure, ...	\$85,848 38
Earnings, undivided, ...	2,770 53	Loans on real estate, ...	148,575 00
		Deposit in banks on interest, ...	13,551 54
		Expense account, ...	505 67
		Furniture and fixtures, ...	200 00
		Profit and loss, ...	†18,428 13
		Cash on hand, ...	4,048 38
	\$271,157 10		\$271,157 10

Amount of real estate held by foreclosure, ... \$85,848 38
 Estimated value of real estate, ... 69,000 00

Cash on deposit in Banks:

Commonwealth National Bank, Boston, ... \$6,810 69
 Central National Bank, Boston, ... 2,569 11
 Shoe and Leather National Bank, Boston, ... 3,628 74
 Howard National Bank, Boston, ... 543 00

Whole amount of interest or profits received or earned, ... \$16,458 66
 Rate and amount of the first dividend of the principal of the deposits payable July 11, 40 per cent., ... 171,469 50

The total amount of loans, with each specified rate of interest:

\$9,100 6 per cent.; \$22,750, 7 per cent.; \$17,000, 7½ per cent.;
 \$99,925, 8 per cent.

Number of outstanding loans which are of an amount not exceeding three thousand dollars each, ... 35

Aggregate amount of the same, ... 70,925 00

Number of open accounts, ... 1,709

Amount of receivers' bonds, each, ... 20,000 00

Date of examination by Commissioner, January.

* Perpetually enjoined by a decree of the Supreme Judicial Court, January 12, 1877.

† The principal losses realized are as follows:—

Loss on sale of United States bonds—amount invested, \$24,850, ... \$1,987 50
 Loss on sale of bank stock—amount invested, \$61,678.25, ... 8,592 46
 Loss on sale of furniture and fixtures—amount invested, \$3,633.84, ... 3,036 84
 Loss by cancellation of lease of banking-room, for two years and three months,
 \$13,916.87, ... 6,500 00

MECHANICS' SAVINGS BANK — HOLYOKE.

Incorporated 1872. Number of corporators, 41.

JAMES H. NEWTON, *President*.*Treasurer*, C. B. PRESCOTT.

STATEMENT.

LIABILITIES.		ASSETS.	Value on Books.
Deposits, ...	\$248,612 54	Loans on public funds, ...	\$50 00
Earnings, undivided, ...	4,754 60	Bank stock, ...	21,708 50
Guarantee fund, ...	650 00	Loans on real estate, ...	180,611 00
		Loans on personal security, ...	43,726 05
		Expense account, ...	1,621 33
		Furniture and fixtures, ...	1,571 23
		Cash on hand, ...	4,729 03
	\$254,017 14		\$254,017 14

Loans on Public Funds — amount on each:

On United States bonds, par value, \$50, ... \$50 00

Whole amount of interest or profits received or earned, ... \$16,503 33

Rate and amount of each semi-annual dividend	} 2½ per cent.,	} 6,012 33
for the previous year, ...		

Times for the dividends fixed by the by-laws: May and November.

The total amount of loans, with each specified rate of interest:

\$224,387.05, 7 per cent.

Number of outstanding loans which are of an amount not exceeding three thousand dollars each, ... 102

Aggregate amount of the same, ... 126,632 00

Number of open accounts, ... 902

Number and am't of deposits received for the previous year, 1,146 96,959 15

Number and amount of deposits of, and exceeding, three hundred dollars at any one time for the previous year, ... 62 37,898 00

Number and amount of withdrawals, ... 820 99,560 51

Number of accounts opened during the previous year, ... 257

Number of accounts closed during the previous year, ... 213

Amount of the expenses of the corporation during the previous year, ... 1,365 50

Amount of treasurer's bonds, ... 25,000 00

Amount of assistant treasurer's bonds, ... 10,000 00

Date of examination by Commissioner, July 25.

BANK STOCK.

	Par Value.	Estimated Market Value.	Amount Invested.
Shoe and Leather Nat'l Bank, Boston,	\$2,200	\$2,596 00	\$3,008 50
First Nat'l Bank Springfield, ...	2,000	3,000 00	3,080 00
Third Nat'l Bank, Springfield, ...	5,000	8,500 00	8,500 00
Hadley Falls Nat'l Bank, Holyoke, ...	4,500	7,200 00	7,120 00

MECHANICS' SAVINGS BANK — LOWELL.

Incorporated 1861. Number of corporators, 80.

WILLIAM A. BURKE, *President*.*Treasurer*, CHARLES C. HUTCHINSON.

STATEMENT.

LIABILITIES.		ASSETS.	Value on Books.
Deposits, . . .	\$2,073,404 23	Public funds, ...	\$142,500 00
Earnings, undi- vided, . . .	15,910 65	Bank stock, ...	191,650 00
Guarantee fund, . . .	6,000 00	Loans on bank stock, ...	13,000 00
Other liabilities, . . .	413 42	Railroad bonds, ...	136,500 00
		Real estate, ...	195,127 13
		Loans on real estate, ...	974,223 00
		Loans on personal security, ...	396,100 00
		Loans to counties, cities, or towns, ...	17,500 00
		Loans to banks on interest, ...	1,125 99
		Expense account, ...	1,968 36
		Unsettled insurance, ...	990 38
		Premium account, ...	10,918 75
		Taxes, ...	8,753 24
		Cash on hand, ...	5,371 45
	\$2,095,728 30		\$2,095,728 30

Loans on Bank Stock — amount on each:

On 16 shares Appleton National Bank, Lowell, ...	\$200 00
On 30 shares Railroad National Bank, Lowell, ...	3,000 00
On 70 shares Commonwealth National Bank, Boston, ...	7,000 00
On 30 shares Railroad National Bank, Lowell, and 10 shares Pres- cott National Bank, Lowell, ...	2,800 00

Amount invested in real estate, ...	\$92,175 06
Estimated value of real estate, ...	98,000 00
Amount of real estate held by foreclosure, ...	102,952 07
Estimated value of real estate held by foreclosure, ...	105,950 00

Cash on deposit in Banks:

Railroad National Bank, Lowell, ...	\$1,125 99
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Whole amount of interest or profits received or earned, ...	\$131,364 24
Rate and amount of each semi-annual dividen } 2½ per cent., ...	52,626 97
for the previous year, ... } 2½ per cent., ...	50,946 62

Times for the dividends fixed by the by-laws: first Saturday of
June and December.

The total amount of loans with each specified rate of interest:

\$315,000, 5 per cent.; \$337,700, 6 per cent.; \$28,100, 6½ per cent.;
\$551,623, 7 per cent.; \$49,600, 7 $\frac{3}{10}$ per cent.; \$62,050, 7½ per
cent.; \$39,250, 8 per cent.

Number of outstanding loans which are of an amount not exceed-
ing three thousand dollars each, ... 305

Aggregate amount of the same, ... 415,823 00

Number of open accounts, ... 4,972

Number and am't of deposits received for the previous year,	2,613	\$238,534	14
Number and amount of deposits of, and exceeding, three hundred dollars at any one time for the previous year,	215	121,735	19
Number and amount of withdrawals,	3,472	415,521	67
Number of accounts opened during the previous year,	635		
Number of accounts closed during the previous year,	781		
Amount of the expenses of the corporation during the previous year,		6,000	00
Amount of treasurer's bonds,		25,000	00
Date of examination by Commissioner, May 28.			

PUBLIC FUNDS.

	Par Value.	Estimated Market Value.	Amount Invested.
United States bonds,	\$50,500	\$54,040 00	\$59,218 75
City and Town Bonds —			
City of Charlestown,	\$19,000	\$19,000 00	\$19,000 00
of Hartford, Conn.,	3,000	3,030 00	3,000 00
of Lowell,	50,000	55,000 00	50,000 00
Town of Woburn,	20,000	22,000 00	20,000 00

BANK STOCK.

New England Nat'l Bank, Boston,	\$500	\$670 00	\$500 00
Traders' Nat'l Bank, Boston,	800	820 00	800 00
First Nat'l Bank, Boston,	800	1,480 00	800 00
City Nat'l Bank, Boston,	900	981 00	900 00
Mount Vernon Nat'l Bank, Boston,	1,000	1,165 00	1,000 00
Howard Nat'l Bank, Boston,	1,300	1,464 12	1,300 00
Merchants' Nat'l Bank, Boston,	1,500	2,002 50	1,500 00
Second Nat'l Bank, Fall River,	2,000	2,805 00	2,000 00
Hide and Leather Nat'l B'k, Boston,	2,000	2,220 00	2,000 00
Collateral Loan Co., Boston,	2,800	2,800 00	2,800 00
Eliot Nat'l Bank, Boston,	2,500	2,712 50	2,500 00
No. America Nat'l Bank, Boston,	3,700	3,922 00	3,700 00
Shawmut Nat'l Bank, Boston,	3,900	4,602 00	3,900 00
Eagle Nat'l Bank, Boston,	4,000	4,320 00	4,000 00
Maverick Nat'l Bank, Boston,	4,400	6,633 00	4,400 00
North Nat'l Bank, Boston,	4,300	5,052 50	4,300 00
Everett Nat'l Bank, Boston,	9,000	9,810 00	9,000 00
Mechanics' Nat'l Bank, Boston,	5,000	6,250 00	5,000 00
Webster Nat'l Bank, Boston,	5,000	5,100 00	5,000 00
Commerce Nat'l Bank, Boston,	6,000	6,330 00	6,000 00
Boston Nat'l Bank, Boston,	6,300	7,213 50	6,300 00
Revere Nat'l Bank, Boston,	21,400	23,326 00	21,400 00
Republic Nat'l Bank, Boston,	8,300	10,831 50	8,300 00
Blackstone Nat'l Bank, Boston,	13,200	14,190 00	13,200 00
Atlas Nat'l Bank, Boston,	10,600	12,243 00	10,600 00
Redemption Nat'l Bank, Boston,	28,100	36,600 25	28,100 00
Metropolitan Nat'l Bank, Boston,	10,000	9,275 00	10,000 00
Railroad Nat'l Bank, Lowell,	23,300	27,960 00	23,300 00
Bay State Nat'l Bank, Lawrence,	2,250	2,850 00	2,250 00
First Nat'l Bank, Malden,	6,800	7,820 00	6,800 00

RAILROAD BONDS.

	Par Value.	Estimated Market Value.	Amount Invested.
Old Colony Railroad bonds, . . .	\$50,000	\$55,125 00	\$50,000 00
Boston and Maine Railroad bonds, .	86,500	95,366 25	88,700 00

MEDFORD SAVINGS BANK—MEDFORD.

Incorporated 1869. Number of corporators, 53.

HENRY HASTINGS, *President*.*Treasurer*, DANIEL W. LAWRENCE.

STATEMENT.

LIABILITIES.		ASSETS.	Value on Books.
Deposits, ...	\$302,066 79	Public funds, ...	\$28,035 00
Earnings, undivided, ...	6,838 72	Bank stock, ...	26,063 25
Guarantee fund, ...	1,000 00	Railroad bonds, ...	5,300 00
		Real estate by foreclosure, . .	1,417 67
		Loans on real estate, ...	210,600 00
		Loans on personal security, . .	6,450 00
		Loans to counties, cities, or towns, ...	20,000 00
		Deposit in banks on interest, .	11,736 12
		Cash on hand, ...	303 47
	\$309,905 51		\$309,905 51

Cash on deposit in Banks:

National Exchange Bank, Boston, ... \$11,736 12

Whole amount of interest or profits received or earned, ... \$21,404 94

Rate and amount of each semi-annual dividend	} 2½ per cent., . .	} 7,075 97
for the previous year, ...		

	} 2½ per cent., . .	} 7,144 34
Times for the dividends fixed by the by-laws: first Saturday of May and November.		

Average annual per cent. of dividends for the term ending at the time of, and including, the last extra dividend: 7 per cent.

The total amount of loans with each specified rate of interest:

\$37,200, 6 per cent.; \$17,500, 6½ per cent.; \$85,200, 7 per cent.;

\$15,400, 7⅓ per cent.; \$26,000, 7½ per cent.; \$88,500, 8 per cent.;

\$250, 8½ per cent.

Number of outstanding loans which are of an amount not exceeding three thousand dollars each, ... 123

Aggregate amount of the same, ... \$138,250 00

Number of open accounts, ... 1,225

Number and amt of deposits received for the previous year, . 933 45,753 00

Number and amount of deposits of, and exceeding, three hundred dollars at any one time for the previous year, ... 31 16,427 00

Number and amount of withdrawals, ...	700	\$50,127 94
Number of accounts opened during the previous year, . . .	144	
Number of accounts closed during the previous year, . . .	132	
Amount of the expenses of the corporation during the previous year, ...		1,000 00
Amount of treasurer's bonds, ...		20,000 00
Date of examination by Commissioner, June 23.		

PUBLIC FUNDS.

	Par Value.	Estimated Market Value.	Amount Invested.
City and Town Bonds —			
City of Boston 6s, ...	\$10,000	\$11,200 00	\$9,750 00
of Cambridge 6s, ...	6,000	6,600 00	5,760 00
Town of Melrose 7s, ...	5,000	5,650 00	5,000 00
City of Fall River, ...	7,000	7,700 00	7,525 00

BANK STOCK.

Commerce Nat'l Bank, Boston, ...	\$1,600	\$1,696 00	\$1,728 00
Blackstone Nat'l Bank, Boston, ...	4,500	4,860 00	5,040 00
Revere Nat'l Bank, Boston, ...	500	545 00	540 00
Eagle Nat'l Bank, Boston, ...	1,000	1,080 00	1,120 00
Republic Nat'l Bank, Boston, ...	1,500	1,950 00	1,875 00
Commonwealth Nat'l Bank, Boston, ...	2,000	2,140 00	2,240 00
Monument Nat'l Bank, Boston, ...	2,500	4,375 00	4,265 00
Market Nat'l Bank, Boston, ...	1,000	1,065 00	1,050 25
Hide and Leather Nat'l B'k, Boston, ...	2,000	2,220 00	2,200 00
Webster Nat'l Bank, Boston, ...	1,000	1,020 00	1,030 00
Boston Nat'l Bank, Boston, ...	2,500	2,850 00	3,100 00
Hamilton Nat'l Bank, Boston, ...	1,500	1,770 00	1,875 00

RAILROAD BONDS.

Boston & Albany Railroad bonds, ...	\$5,000	\$5,750 00	\$5,300 00
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MEDWAY SAVINGS BANK—MEDWAY.
Incorporated 1871. Number of corporators, 64.

MILTON M. FISHER, *President.* *Treasurer,* O. A. MASON.

STATEMENT.

LIABILITIES.		ASSETS.	Value on Books.
Deposits, ...	\$179,219 46	Bank stock, ...	\$19,842 50
Earnings, undivided, ...	4,678 52	Loans on bank stock, ...	100 00
Guarantee fund, ...	824 91	Real estate, ...	6,922 37
		Loans on real estate, ...	135,529 00
		Loans on personal security, ...	20,026 50
		Expense account, ...	891 37
		Deposit in bank, ...	959 43
		Cash on hand, ...	451 72
	\$184,722 89		\$184,722 89

Cash on deposit in Banks:
Central National Bank, Boston, ... \$959 43

Loans on Bank Stock:
On 5 shares First National Bank, Haverhill, ... \$100 00

Amount of real estate held by foreclosure, ... \$6,922 37
Estimated market value of real estate, ... 7,000 00

Whole amount of interest or profits received or earned, ... \$11,006 61
Rate and amount of each semi-annual dividend } 2½ per cent., . { 3,829 86
for the previous year, ... } 2½ per cent., . { 3,927 11
Times for the dividends fixed by the by-laws: June and December.

The total amount of loans with each specified rate of interest:
\$7,232.97, 6 per cent.; \$7,500, 6½ per cent.; \$140,922.53, 7 per cent.
Number of outstanding loans which are of an amount not exceeding three thousand dollars each, ... 218
Aggregate amount of the same, ... \$129,390 53
Number of open accounts, ... 769
Number and am't of deposits received for the previous year, . 638 87,604 26
Number and amount of deposits of, and exceeding, three hundred dollars at any time for the previous year, ... 80 46,863 32
Number and amount of withdrawals, ... 673 75,803 49
Number of accounts opened during the previous year, . . . 106
Number of accounts closed during the previous year, . . . 103
Amount of the expenses of the corporation during the previous year, ... 700 00
Amount of treasurer's bonds, ... 6,000 00
Date of examination by Commissioner, April 16.

BANK STOCK.

	Par Value.	Estimated Market Value.	Amount Invested.
Holliston Nat'l Bank, Holliston, .	\$4,200	\$5,040 00	\$5,040 00
Central Nat'l Bank, Boston, . .	6,500	6,435 00	6,667 50
First Ward Nat'l Bank, Boston, .	4,000	3,240 00	4,100 00
Eleventh Ward Nat'l Bank, Boston,	1,000	1,000 00	1,000 00
Wrentham Nat'l Bank, Wrentham, .	525	560 00	595 00
Dedham Nat'l Bank, Dedham, .	2,000	2,400 00	2,440 00

MELROSE SAVINGS BANK — MELROSE.

Incorporated 1872. Organized August 5, 1874. Number of corporators, 22.

WINGATE P. SARGENT, *President*.

Treasurer, ELBRIDGE H. GOSS.

STATEMENT.

LIABILITIES.		ASSETS.	Value on Books.
Deposits, ...	\$50,641 73	Public funds, ...	\$14,750 00
Earnings, undivided, ...	1,283 32	Loans on real estate, ...	33,050 00
Guarantee fund, ...	108 94	Loans on personal security, . .	160 00
		Deposit in banks on interest, .	3,300 00
		Expense account, ...	467 17
		Cash on hand, ...	306 82
	\$52,033 99		\$52,033 99

Cash on deposit in Banks:

Blackstone National Bank, Boston, ... \$3,300 00

Whole amount of interest or profits received or earned, . . . \$3,258 16

Rate and amount of each semi-annual dividend } $2\frac{1}{2}$ per cent., . { 897 74
for the previous year, ... } $2\frac{1}{2}$ per cent., . { 1,026 93

Times for the dividends fixed by the by-laws: January 1 and July 1.

The total amount of loans with each specified rate of interest:

\$19,850, 7 per cent.; \$13,200, 8 per cent.

Number of outstanding loans which are of an amount not exceeding three thousand dollars each, ... 31

Aggregate amount of the same, ... 28,050 00

Number of open accounts, ... 446

Number and am't of deposits received for the previous year, . 941 35,118 42

Number and amount of deposits of, and exceeding, three hundred dollars at any one time for the previous year, . . . 32 17,250 51

Number and amount of withdrawals, ... 260 23,859. 46

Number of accounts opened during the previous year, . . 123

Number of accounts closed during the previous year, . . 54

Amount of the expenses of the corporation during the previous
year, ... \$300 00
Amount of treasurer's bonds, ... 5,000 00
Date of examination by Commissioner, June 30.

PUBLIC FUNDS.

	Par Value.	Estimated Market Value.	Amount Invested.
City and Town Bonds —			
City of Fall River 6s,	\$9,000	\$9,720 00	\$9,600 00
of Dover, N.H., . . .	3,000	3,150 00	3,150 00
of Gardiner, ...	2,000	2,060 00	2,000 00

MERCANTILE SAVINGS INSTITUTION — BOSTON.

Incorporated 1861. Number of corporators, 3, and 290 stockholders.

LYMAN S. HAPGOOD, *President.**Treasurer,* ANSON J. STONE.

STATEMENT.

LIABILITIES.		ASSETS.	Value on Books.
Deposits, ...	\$3,599,758 32	Public funds, ...	\$581,200 00
Earnings, undi- vided, ...	41,258 47	Loans on public funds, ...	85 00
Capital stock, . .	205,571 18	Bank stock, ...	12,600 00
Guarantee fund, .	15,080 19	Loans on bank stock, ...	1,000 00
		Railroad bonds, ...	212,700 00
		Real estate, ...	176,725 81
		Real estate by foreclosure, . .	316,116 25
		Loans on real estate, ...	2,171,995 07
		Loans on personal security, . .	78,233 97
		Loans to counties, cities, or towns, ...	49,075 00
		Expense account on mortgage loans, ...	53,149 05
		Deposit in banks on interest, . .	70,262 43
		Accrued mortgage and bond, interest, etc., ...	129,646 03
		Cash on hand, ...	8,879 55
	\$3,861,668 16		\$3,861,668 16

Loans on Public Funds — amount on each :

On United States bonds, par value, \$300, ... \$85 00

Loans on Bank Stock — amount on each :

On 10 shares People's National Bank, Boston, ... \$1,000 00

Amount invested in real estate, ... \$176,725 81

Estimated value of real estate, ... 176,725 81

Amount of real estate held by foreclosure, ... 316,116 25

Estimated value of real estate held by foreclosure, ... 371,500 00

Cash on deposit in Banks :

Boston National Bank, Boston, ... \$51,428 96

Blackstone National Bank, Boston, ... 18,833 47

Whole amount of interest or profits received or earned, ... \$245,776 87

Rate and amount of each semi-annual	} 1½ per cent. for 3 months, {	48,749 31
dividend for the previous year, ...		
	} 2½ per cent., ... {	91,861 86

Times for the dividends fixed by the by-laws: January and July.

Average annual per cent. of dividends for the term ending at the time of, and including, the last extra dividend: 7 per cent.

The total amount of loans with each specified rate of interest:

\$63,894.23, 6 per cent.; \$485,868.50, 7 per cent.; \$5,300, 7½ per cent.; \$60,000, 7½ per cent.; \$1,629,751.51, 8 per cent.; \$2,500, 8½ per cent.; \$4,000, 9 per cent.

Number of outstanding loans which are of an amount not exceeding three thousand dollars each, ...	638	
Aggregate amount of the same, ...	\$1,022,633	03
Number of open accounts, ...	10,310	
Number and am't of deposits received for the previous year, 27,335	720,593	61
Number and amount of deposits of, and exceeding, three hundred dollars at any one time for the previous year, ...	475	259,470 97
Number and amount of withdrawals, ...	10,699	1,232,086 19
Number of accounts opened during the previous year, ...	966	
Number of accounts closed during the previous year, ...	2,063	
Amount of the expenses of the corporation during the previous year, ...		16,748 32
Amount of treasurer's bonds, ...		12,000 00
Date of examination by Commissioner, December 17.		

PUBLIC FUNDS.

	Par Value.	Estimated Market Value.	Amount Invested.
City and Town Bonds —			
City of Boston, ...	\$10,000	\$11,250 00	\$9,725 00
of Charlestown, ...	35,000	37,450 00	35,000 00
of Chelsea, ...	30,000	33,000 00	30,000 00
of Fall River, ...	8,000	8,720 00	7,340 10
of Fitchburg, ...	20,000	21,600 00	18,800 00
of Haverhill, ...	6,000	6,480 00	5,610 00
of Holyoke, ...	35,000	38,500 00	35,875 00
of Lynn, ...	22,000	23,160 00	21,618 75
of Somerville, ...	40,500	43,415 00	40,600 00
of Augusta, Me., ...	20,700	21,321 00	19,615 50
of Bangor, Me., ...	15,000	15,450 00	14,275 00
of Bath, Me., ...	47,700	49,131 00	45,087 07
of Belfast, Me., ...	35,000	36,050 00	31,995 00
of Biddeford, Me., ...	2,000	2,040 00	1,800 00
of Portland, Me., ...	78,500	80,855 00	74,144 40
of Rockland, Me., ...	42,000	43,050 00	36,723 80
of Dover, N.H., ...	29,300	30,032 50	25,712 00
of Manchester, N.H., ...	10,000	10,300 00	10,000 00
of Portsmouth, N.H., ...	8,500	8,712 50	7,765 00
of Burlington, Vt., ...	15,000	15,375 00	15,000 00
of Norwich, Conn., ...	38,000	30,800 00	29,366 40
of New London, Conn., ...	3,000	3,300 00	3,195 00
of Waterbury, Conn., ...	5,000	5,400 00	5,306 25
Town of Melrose, ...	10,000	11,000 00	10,000 00
of Northampton, ...	25,000	26,250 00	23,500 00

BANK STOCK.

Eleventh Ward Nat'l Bank, Boston, ...	\$1,600	\$1,600 00	\$1,600 00
Wachusett, Nat'l Bank, Fitchburg, ...	5,000	5,200 00	5,000 00
Westminster Nat'l B'k, Westminster, ...	6,000	6,000 00	6,000 00

RAILROAD BONDS.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston and Lowell Railroad bonds, .	\$76,000	\$80,560 00	\$80,465 00
Boston and Maine Railroad bonds, .	29,000	30,015 00	30,015 00
Boston, Clinton and Fitchburg R.R. bonds, ...	25,000	22,500 00	25,950 00
Fitchburg and Worcester R.R. bonds,	25,000	22,500 00	24,802 50
Worcester and Nashua R.R. bonds, .	24,000	23,500 00	22,860 00
Cheshire Railroad bonds, ...	33,700	32,352 00	31,707 75

MERRIMACK RIVER SAVINGS BANK—LOWELL.

Incorporated February 24, 1871. Number of corporators, 39.

JOSIAH G. PEABODY, *President.**Treasurer,* ALMY J. FLINT.

STATEMENT.

LIABILITIES.		ASSETS.	Value on Books.
Deposits, ...	\$329,395 34	Bank stock, ...	\$30,399 12
Earnings, undivided, ...	5,336 03	Loans on bank stock, ...	15,000 00
Guarantee fund, ...	772 07	Real estate by foreclosure, ...	5,500 00
		Loans on real estate, ...	250,290 91
		Loans on personal security, ...	29,600 00
		Loans to banks on interest, ...	4,257 38
		Cash on hand, ...	456 03
	\$335,503 44		\$335,503 44

Real estate acquired by foreclosure, ... \$5,500 00
 Estimated value of the same, ... 5,000 00

Loans on Bank Stock—amount on each:

On 150 shares Wamesit National Bank, Lowell, ... \$15,000 00

Cash on deposit in Banks:

Wamesit National Bank, Lowell, ... \$4,257 38

Whole amount of interest or profits received, ... \$25,767 69

Rate and amount of each semi-annual dividend } $2\frac{1}{2}$ per cent., { 7,532 16
 for the previous year, ... } $2\frac{1}{2}$ per cent., { 7,154 64

Times for the dividends fixed by the by-laws: May 1 and November 1.

The total amount of loans with each specified rate of interest:

\$9,000, 5 per cent.; \$97,134.66, 6 per cent.; \$7,000, $6\frac{1}{2}$ per cent.;

\$158,056.25, 7 per cent.; \$9,200, $7\frac{1}{2}$ per cent.; \$10,700, $7\frac{1}{2}$ per
 cent.; \$9,300, 8 per cent.

Number of outstanding loans which are of an amount not exceeding three thousand dollars each, ...	68	
Aggregate amount of the same, ...		\$85,906 25
Number of open accounts, ...	787	
Number and am't of deposits received for the previous year, .	479	34,906 90
Number and amount of deposits of, and exceeding, three hundred dollars at any one time for the previous year, ...	71	42,664 21
Number and amount of withdrawals, ...	351	31,451 38
Number of accounts opened during the previous year, . .	134	
Number of accounts closed during the previous year, . .	102	
Amount of the expenses of the corporation during the previous year, ...		543 90
Amount of treasurer's bonds, ...		15,000 00
Date of examination by Commissioner, May 28.		

BANK STOCK.

	Par Value.	Estimated Market Value.	Amount Invested.
Tremont Nat'l Bank, Boston, . . .	\$4,500	\$4,972 50	\$4,955 62
Blackstone Nat'l Bank, Boston, . .	3,400	3,655 00	3,799 50
Atlantic Nat'l Bank, Boston, . . .	1,000	1,333 00	1,351 50
Atlas Nat'l Bank, Boston, ...	3,000	3,465 00	3,525 00
Hide and Leather Nat'l Bank, Boston,	2,100	2,352 00	2,320 50
Howard Nat'l Bank, Boston, ...	1,000	1,127 50	1,130 25
North Nat'l Bank, Boston, ...	900	1,041 75	1,086 75
Metropolitan Nat'l Bank, Boston, .	4,000	3,700 00	3,680 00
Boston Nat'l Bank, Boston, ...	5,000	5,712 50	5,750 00
Redemption Nat'l Bank, Boston, . .	2,000	2,615 00	2,800 00

MERRIMAC SAVINGS BANK—MERRIMAC.*

Incorporated May, 1871. Number of corporators, 36.

JOHN S. POYEN, *President*.

Treasurer, DAN'L J. POORE, Jr.

STATEMENT.

LIABILITIES.		ASSETS.	Value on Books.
Deposits, ...	\$126,966 80	Bank stock, ...	\$300 00
Earnings, undivided, ...	2,171 83	Railroad bonds, ...	7,000 00
Guarantee fund, ...	486 32	Loans on railroad bonds, ...	1,500 00
First National Bank, ...		Loans on real estate, ...	61,615 00
Merrimac, ...	142 84	Loans on personal security, ...	56,316 79
		Loans to Merrimac Fire Dis-	
		trict, ...	3,036 00
	\$129,767 79		\$129,767 79

Loans on Railroad Bonds—amount on each:

On bonds of West Amesbury Branch Railroad, par value, \$1,600, . . . \$1,500 00

Whole amount of interest or profits received or earned, ... \$8,511 44

Rate and amount of each semi-annual dividend } $2\frac{1}{2}$ per cent., . . . { 2,627 50
for the previous year, ... } $2\frac{1}{2}$ per cent., . . . { 2,960 97

Times for the dividends fixed by the by-laws: third Wednesday of April and October.

The total amount of loans with each specified rate of interest:
\$33,334.38, 6 per cent.; \$83,633.41, 7 per cent.; \$5,500, $7\frac{1}{2}$ per cent.

Number of outstanding loans which are of an amount not exceeding three thousand dollars each, ... 70
Aggregate amount of the same, ... 73,665 29
Number of open accounts, ... 467
Number and am't of deposits received for the previous year, . . . 335 42,041 78
Number and amount of deposits of, and exceeding, three hundred dollars at any one time for the previous year, ... 40 23,060 02
Number and amount of withdrawals, ... 158 19,124 28
Number of accounts opened during the previous year, ... 112
Number of accounts closed during the previous year, ... 43
Amount of the expenses of the corporation during the previous year, ... 568 95
Amount of treasurer's bonds, ... 10,000 00
Date of examination by Commissioner, September 20.

* Name changed from Amesbury Savings Bank to Merrimac Savings Bank, by Act of the Legislature, 1877.

BANK STOCK.

	Par Value.	Estimated Market Value.	Amount Invested.
First Nat'l Bank, Merrimac, . . .	\$300	\$390 00	\$390 00

RAILROAD BONDS.

West Amesbury Branch R.R. bonds,	\$7,000	\$7,210 00	\$7,000 00
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MIDDLEBOROUGH SAVINGS BANK—MIDDLEBOROUGH.

Incorporated March 15, 1873. Number of corporators, 40.

EVERETT ROBINSON, *President*.*Treasurer*, C. B. WOOD.

STATEMENT.

LIABILITIES.		ASSETS.	Value on Books.
Deposits, ...	\$197,526 23	Bank stock, ...	\$3,540 00
Earnings, undivided, ...	3,000 00	Loans on real estate, ...	126,672 00
Interest paid in advance, ...	3,113 82	Loans on personal security, ...	42,097 58
Guarantee fund, ...	450 00	Loans to counties, cities, or towns, ...	7,000 00
		Deposit in banks on interest, ...	24,414 03
		Cash on hand, ...	366 44
	\$204,090 05		\$204,090 05

Cash on deposit in Banks:

New England Trust Co., Boston, ... \$24,414 03

Whole amount of interest or profits received or earned, ... \$11,536 03

Rate and amount of each semi-annual dividend for the previous year, ...	2½ per cent., ...	3,707 61
	2½ per cent., ...	4,305 02

Times for the dividends fixed by the by-laws: April and October.

The total amount of loans with each specified rate of interest:

\$1,000, 6 per cent.; \$174,769.38, 7 per cent.

Number of outstanding loans which are of an amount not exceeding three thousand dollars each, ... 231

Aggregate amount of the same, ... 142,321 73

Number of open accounts, ... 933

Number and am't of deposits received for the previous year, ... 654 44,637 95

Number and amount of deposits of, and exceeding, three hundred dollars at any one time for the previous year, ... 58 31,602 67

Number and amount of withdrawals, ... 431 35,776 09

Number of accounts opened during the previous year, ... 240

Number of accounts closed during the previous year, ... 96

Amount of the expenses of the corporation during the previous year, ... 228 78

Amount of treasurer's bonds, ... 10,000 00

Date of examination by Commissioner, August 6.

BANK STOCK.

	Par Value.	Estimated Market Value.	Amount Invested.
Commerce Nat'l B'k, New Bedford,	\$3,000	\$3,600 00	\$3,540 00

MIDDLESEX INSTITUTION FOR SAVINGS—CONCORD.

Incorporated March, 1835. Number of corporators, 22.

GEORGE M. BROOKS, *President*.*Treasurer*, GEORGE HEYWOOD.

STATEMENT.

LIABILITIES.		ASSETS.	Value on Books.
Deposits, . . .	\$1,023,163 24	Public funds, ...	\$25,000 00
Earnings, undi- vided, . . .	24,163 44	Bank stock, ...	272,100 00
Guarantee fund,	2,587 23	Railroad bonds, ...	140,000 00
		Real estate by foreclosure, . .	6,000 00
		Loans on real estate, ...	417,018 80
		Loans on personal security, . .	102,050 00
		Loans to counties, cities, or towns, ...	54,500 00
		Expense account, ...	802 21
		Cash on hand, ...	32,442 90
	\$1,049,913 91		\$1,049,913 91

Real estate held by foreclosure, ...	\$10,800 00
Estimated value of same, ...	13,000 00

Cash on deposit in Banks:

Concord National Bank, Concord, ...	\$32,442 90
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Whole amount of interest or profits received or earned, ...	\$66,923 27
Rate and amount of each semi-annual dividend } $2\frac{1}{2}$ per cent., ...	24,780 19
for the previous year, ... } $2\frac{1}{2}$ per cent., ...	24,874 97

Times for the dividends fixed by the by-laws: June and December.

The total amount of loans with each specified rate of interest:

\$272,600, 5 per cent.; \$90,500, 6 per cent.; \$481,050, 7 per cent.;
 \$36,018.80, $7\frac{3}{10}$ per cent.; \$98,300, $7\frac{1}{2}$ per cent.; \$17,200, 8 per
 cent.; \$20,000, 9 per cent.; \$1,000, 10 per cent.

Number of outstanding loans which are of an amount not exceeding three thousand dollars each, ... 144

Aggregate amount of the same, ...	194,900 00
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Number of open accounts, ... 2,786

Number and am't of deposits received for the previous year, ...	980 146,094 12
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Number and amount of deposits of, and exceeding, three hundred dollars at any one time for the previous year, ... 99 54,882 26

Number and amount of withdrawals, ...	1,364 145,921 87
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Number of accounts opened during the previous year, ... 276

Number of accounts closed during the previous year, ... 282

Amount of the expenses of the corporation during the previous year, ...	3,100 00
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Amount of treasurer's bonds, ...	10,000 00
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Date of examination by Commissioner, December 31.

PUBLIC FUNDS.

	Par Value.	Estimated Market Value.	Amount Invested.
State bonds — Maine, ...	\$11,000	\$12,100 00	\$11,000 00
“ “ Rhode Island, ...	14,000	15,400 00	14,000 00

BANK STOCK.

Blackstone Nat'l Bank, Boston, . .	\$14,100	\$15,087 00	\$14,100 00
Boston Nat'l Bank, Boston, . . .	13,300	14,896 00	13,300 00
Central Nat'l Bank, Boston, . . .	5,000	4,900 00	5,000 00
City Nat'l Bank, Boston, ...	10,000	11,500 00	10,000 00
Columbian Nat'l Bank, Boston, . .	6,700	9,380 00	6,700 00
Commerce Nat'l Bank, Boston, . .	15,000	15,750 00	15,000 00
Eagle Nat'l Bank, Boston, ...	15,000	16,200 00	15,000 00
Eliot Nat'l Bank, Boston, ...	16,700	18,705 00	16,700 00
Faneuil Hall Nat'l Bank, Boston, .	10,000	13,000 00	10,000 00
First Nat'l Bank, Boston, ...	2,800	5,130 00	2,800 00
Hamilton Nat'l Bank, Boston, . . .	2,100	2,478 00	2,100 00
Hide and Leather Nat'l B'k, Boston,	7,200	7,920 00	7,200 00
Howard Nat'l Bank, Boston, ...	20,000	22,500 00	20,000 00
Merchants' Nat'l Bank, Boston, . .	15,000	20,000 00	15,000 00
North America Nat'l Bank, Boston,	10,000	10,700 00	10,000 00
Revere Nat'l Bank, Boston, ...	30,000	32,400 00	30,000 00
Second Nat'l Bank, Boston, ...	4,500	6,300 00	4,500 00
Shawmut Nat'l Bank, Boston, . . .	10,000	11,800 00	10,000 00
Shoe and Leather Nat'l B'k, Boston,	10,000	11,800 00	10,000 00
State Nat'l Bank, Boston, ...	13,800	14,904 00	13,800 00
Traders' Nat'l Bank, Boston, . . .	2,500	2,550 00	2,500 00
Tremont Nat'l Bank, Boston, . . .	10,000	10,900 00	10,000 00
Webster Nat'l Bank, Boston, ...	15,000	15,150 00	15,000 00
Concord Nat'l Bank, Concord, . . .	10,000	12,500 00	10,000 00
Old Lowell Nat'l Bank, Lowell, . .	900	1,125 00	900 00
Marlborough Nat'l Bank, Marlboro',	2,000	2,300 00	2,000 00
Framingham Nat'l B'k, Framing'm,	500	625 00	500 00

RAILROAD BONDS.

Easton and Albany Railroad bonds, .	\$100,000	\$116,500 00	\$100,000 00
Bostern Railroad bonds, ...	42,000	21,367 00	40,000 00

MILFORD SAVINGS BANK — MILFORD.

Incorporated April 24, 1851. Number of corporators, 49.

ORISON UNDERWOOD, *President*.

Treasurer, JAMES E. WALKER.

STATEMENT.

LIABILITIES.		ASSETS.	Value on Books.
Deposits, ...	\$659,485 33	Public funds, ...	\$55,260 00
Earnings, undivided, ...	1,883 49	Loans on public funds, ...	2,250 00
Guarantee fund, ...	2,409 31	Bank stock, ...	113,088 74
		Loans on bank stock, ...	16,938 00
		Real estate, ...	31,000 00
		Loans on real estate, ...	296,530 39
		Loans on personal security, ...	60,662 11
		Loans to counties, cities, or towns, ...	80,000 00
		Cash in Milford Bank, ...	8,048 89
	\$663,778 13		\$663,778 13

Loans on Public Funds — amount on each :
On United States bonds, par value, \$3,000, ... \$2,250 00

Loans on Bank Stock — amount on each :
On 192 shares Milford National Bank, Milford, ... \$13,288 00
On 40 shares Oxford National Bank, Oxford, ... 3,650 00

Amount invested in real estate, ... \$31,000 00
Estimated value of real estate, ... 31,000 00

Cash on deposit in Banks :
Milford National Bank, Milford, ... \$8,048 89

Whole amount of interest or profits received or earned, ... \$39,065 58
Rate and amount of each semi-annual dividend } 2½ per cent., . . . { 15,006 79
for the previous year, ... } 2½ per cent., . . . { 15,253 23

Times for the dividends fixed by the by-laws: second Saturday of April and October.

Average annual per cent. of dividends for the term ending at the time of, and including, the last extra dividend: 6½⁷/₁₀ per cent.

The total amount of loans with each specified rate of interest:
\$34,700, 5 per cent. ; \$13,716.83, 5½ per cent. ; \$126,200, 6 per cent. ;
\$21,745.28, 6½ per cent. ; \$177,819.96, 7 per cent. ; \$6,000, 7³/₁₀ per cent. ;
\$10,760, 7½ per cent. ; \$22,938.43, 8 per cent.

Number of outstanding loans which are of an amount not exceeding three thousand dollars each, ... 194
Aggregate amount of the same, ... 205,691 51
Number of open accounts, ... 2,409
Number and am't of deposits received for the previous year, 1,647 156,418 54
Number and amount of deposits of, and exceeding, three hundred dollars at any one time for the previous year, ... 107 55,999 22

Number and amount of withdrawals, ...	1,664	\$120,795 62
Number of accounts opened during the previous year, ...	387	
Number of accounts closed during the previous year, ...	320	
Amount of the expenses of the corporation during the previous year, ...		1,959 36
Amount of treasurer's bonds, ...		10,000 00
Date of examination by Commissioner, June 1.		

PUBLIC FUNDS.

	Par Value.	Estimated Market Value.	Amount Invested.
United States bonds, 5-20s, ...	\$10,000	\$10,837 50	\$11,950 00
“ “ “ 4½ per cent., ...	42,000	44,205 00	43,310 00

BANK STOCK.

Milford Nat'l Bank, Milford, ...	\$21,000	\$26,670 00	\$25,013 75
Hide and Leather Nat'l B'k, Boston, ...	10,000	11,200 00	10,659 50
Eliot Nat'l Bank, Boston, ...	4,800	5,184 00	5,682 99
Home Nat'l Bank, Brockton, ...	10,000	10,400 00	10,000 00
Union Nat'l Bank, Boston, ...	3,900	5,304 00	6,313 50
North Nat'l Bank, Boston, ...	7,100	8,360 25	9,769 13
Redemption Nat'l Bank, Boston, ...	1,000	1,302 50	1,505 00
Revere Nat'l Bank, Boston, ...	4,000	4,360 00	4,645 00
Continental Nat'l Bank, Boston, ...	2,500	2,550 00	2,955 25
Howard Nat'l Bank, Boston, ...	2,600	2,928 25	2,600 00
Webster Nat'l Bank, Boston, ...	700	715 75	700 00
Shawmut Nat'l Bank, Boston, ...	4,000	4,270 00	4,790 00
Boylston Nat'l Bank, Boston, ...	700	822 50	1,070 12
Blackstone Nat'l Bank, Boston, ...	3,000	3,217 50	4,050 00
Freeman's Nat'l Bank, Boston, ...	4,000	4,330 00	5,360 00
Shoe and Leather Nat'l B'k, Boston, ...	200	237 00	274 50
Central Nat'l Bank, Boston, ...	15,000	14,568 75	15,000 00
Hopkinton Nat'l Bank, Hopkinton, ...	2,700	3,375 00	2,700 00

MILLBURY SAVINGS BANK—MILLBURY.

Incorporated 1854. Number of corporators, 40.

THOMAS J. HARRINGTON, *President*.

Treasurer, DAVID ATWOOD.

STATEMENT.

LIABILITIES.		ASSETS.	Value on Books.
Deposits, ...	\$412,761 28	Public funds, ...	\$24,000 00
Earnings, undivided, ...	10,678 74	Bank stock, ...	120,100 00
Guarantee fund, ...	1,000 00	Loans on bank stock, ...	1,400 00
Reserved profits, ...	1,200 00	Loans on real estate, ...	240,575 00
		Loans on personal security, ...	1,300 00
		Loans to counties, cities, or towns, ...	20,000 00
		Deposits in banks on interest, ...	5,336 18
		Expense account, ...	471 42
		Premium account, ...	11,519 08
		Cash on hand, ...	938 34
	\$425,640 02		\$425,640 02

Cash on deposit in Banks:
Millbury National Bank, Millbury, ... \$5,336 18

Loans on Bank Stock — amount on each:
On 14 shares Millbury National Bank, Millbury, ... \$1,400 00

Whole amount of interest or profits received or earned, ... \$27,756 16
Rate and amount of each semi-annual dividend } 2½ per cent., . . { 9,120 02
for the previous year, ... } 2½ per cent., . . { 9,390 45

Times for the dividends fixed by the by-laws: January and July.
The total amount of loans with each specified rate of interest:
\$263,275, 7 per cent.

Number of outstanding loans which are of an amount not exceeding three thousand dollars each, ... 136
Aggregate amount of the same, ... 116,875 00
Number of open accounts, ... 1,102
Number and am't of deposits received for the previous year, . 815 75,825 72
Number and amount of deposits of, and exceeding, three hundred dollars at any one time for the previous year, ... 64 40,458 95
Number and amount of withdrawals, ... 623 58,005 71
Number of accounts opened for the previous year, ... 201
Number of accounts closed for the previous year, ... 119
Amount of the expenses of the corporation during the previous year, ... 1,313 26
Amount of treasurer's bonds, ... 20,000 00
Date of examination by Commissioner, December 29.

PUBLIC FUNDS.

	Par Value.	Estimated Market Value.	Amount Invested.
United States bonds, ...	\$15,000	\$16,149 00	\$15,000 00
City Bonds —			
City of Portland, ...	\$6,000	\$6,345 00	\$6,000 00
of Lawrence, ...	3,000	3,315 00	3,000 00

BANK STOCK.

Commerce Nat'l Bank, Boston, .	\$7,500	\$7,912 00	\$7,500 00
Hide and Leather Nat'l B'k, Boston, .	5,000	5,550 00	5,000 00
North America Nat'l Bank, Boston, .	900	976 00	900 00
Commonwealth Nat'l Bank, Boston, .	10,000	10,675 00	10,000 00
First Ward Nat'l Bank, Boston, .	5,000	4,163 00	5,000 00
Blackstone Nat'l Bank, Boston, .	5,500	5,844 00	5,500 00
Hamilton Nat'l Bank, Boston, .	2,500	2,956 00	2,500 00
North Nat'l Bank, Boston, .	4,000	4,710 00	4,000 00
Continental Nat'l Bank, Boston, .	2,000	2,020 00	2,000 00
Shawmut Nat'l Bank, Boston, .	2,500	2,950 00	2,500 00
Atlas Nat'l Bank, Boston, .	5,000	5,750 00	5,000 00
Merchants' Nat'l Bank, Boston, .	2,300	3,082 00	2,300 00
Old Boston Nat'l Bank, Boston, .	300	366 00	300 00
Boston Nat'l Bank, Boston, .	1,300	1,462 00	1,300 00
State Nat'l Bank, Boston, .	5,000	5,400 00	5,000 00
Eagle Nat'l Bank, Boston, .	1,200	1,272 00	1,200 00
Suffolk Nat'l Bank, Boston, .	2,000	2,400 00	2,000 00
Traders' Nat'l Bank, Boston, .	5,000	5,150 00	5,000 00
Hide and Leather Nat'l B'k, Boston, .	7,400	8,769 00	7,400 00
Globe Nat'l Bank, Boston, .	4,200	4,620 00	4,200 00
Eliot Nat'l Bank, Boston, .	10,000	10,850 00	10,000 00
Second Nat'l Bank, Boston, .	3,500	4,760 00	3,500 00
Worcester Nat'l Bank, Worcester, .	900	1,125 00	900 00
Central Nat'l Bank, Worcester, .	3,600	4,500 00	3,600 00
Quinsigamond Nat'l B'k, Worcester, .	2,400	2,760 00	2,400 00
Citizens' Nat'l Bank, Worcester, .	500	575 00	500 00
Oxford Nat'l Bank, Oxford, .	600	750 00	600 00
Millbury Nat'l Bank, Millbury, .	15,000	18,000 00	15,000 00
Merchandise Nat'l Bank, Boston, .	5,000	5,100 00	5,000 00

MINERS' SAVINGS BANK — WEST STOCKBRIDGE.

Incorporated February 28, 1872. Number of corporators, 32.

GEORGE W. KNIFFIN, *President*.*Treasurer*, WM. C. SPAULDING.

STATEMENT.

LIABILITIES.		ASSETS.	Value on Books.
Deposits, ...	\$37,533 49	Bank stock, ...	\$4,650 00
Earnings, undivided, ...	268 46	Loans on real estate, ...	27,235 00
Guarantee fund, ...	100 00	Loans on personal security, ...	2,450 00
		Loans to counties, cities, or towns, ...	1,894 84
		Cash on hand, ...	1,672 11
	\$37,901 95		\$37,901 95

Whole amount of interest or profits received or earned, ... \$2,873 66

Rate and amount of each semi-annual dividend	} 2½ per cent., ...	{ 1,036 17
for the previous year, ...		

Times for the dividends fixed by the by-laws: first Wednesday of January and July.

The total amount of loans with each specified rate of interest;

\$1,894.48, 6½ per cent.; \$27,235, 7 per cent.; \$2,325, 7³/₁₀ per cent.;

\$125, 8 per cent.

Number of outstanding loans which are of an amount not exceeding three thousand dollars each, ... 45

Aggregate amount of the same, ... 27,579 84

Number of open accounts, ... 201

Number and am't of deposits received for the previous year, . 112 6,999 13

Number and amount of deposits of, and exceeding, three hundred dollars at any one time for the previous year, ... 3 1,800 00

Number and amount of withdrawals, ... 132 13,188 90

Number of accounts opened during the previous year, ... 26

Number of accounts closed during the previous year, ... 34

Amount of the expenses of the corporation during the previous year, ... 174 34

Amount of treasurer's bonds, ... 5,000 00

Date of examination by Commissioner, June 6.

BANK STOCK.

	Par Value.	Estimated Market Value.	Amount Invested.
Housatonic Nat'l Bank, Stockbridge,	\$3,100	\$4,650 00	\$4,650 00

MONSON SAVINGS BANK—MONSON.

Incorporated March 27, 1872. Number of corporators, 19.

CHARLES H. MERRICK, *President*.*Treasurer*, EDWARD F. MORRIS.

STATEMENT.

LIABILITIES.		ASSETS.	Value on Books.
Deposits, ...	\$376,593 03	Public funds, ...	\$9,550 00
Earnings, undivided, ...	3,307 89	Loans on public funds, ...	2,000 00
Guarantee fund, ...	1,400 00	Bank stock, ...	40,859 50
		Loans on bank stock, ...	16,058 18
		Railroad bonds, ...	4,233 24
		Real estate by foreclosure, ...	13,802 57
		Loans on real estate, ...	206,190 00
		Loans on personal security, ...	11,995 00
		Loans to counties, cities, or towns, ...	26,700 00
		Expense account, ...	20 00
		Cash on hand, ...	49,892 43
	<u>\$381,300 92</u>		<u>\$381,300 92</u>

Loans on Public Funds — amount on each:

On United States bonds, par value, \$2,000, ... \$2,000 00

Loans on Bank Stock — amount on each:

On 60 shares Monson National Bank, Monson, ... \$5,700 00
 On 10 shares First National Bank, Amherst, ... 1,000 00
 On 25 shares Chapin Banking and Trust Company, Springfield, ... 2,500 00
 On 10 shares Third National Bank, Springfield, ... 1,200 00

Amount of real estate held by foreclosure, ... \$13,802 57
 Estimated value of real estate held by foreclosure, ... 12,500 00

Whole amount of interest or profits received or earned, ... \$22,540 58
 Rate and amount of each semi-annual dividend } $2\frac{1}{2}$ per cent., . . . { 8,742²⁷
 for the previous year, ... } $2\frac{1}{2}$ per cent., . . . { 8,876 38

Times for the dividends fixed by the by-laws: first Monday of April and October.

The total amount of loans with each specified rate of interest:
 \$30,000, 3 per cent.; \$5,000, 4 per cent.; \$23,700, 5 per cent.;
 \$32,628.18, 6 per cent.; \$121,025, 7 per cent.; \$62,290, $7\frac{3}{10}$ per
 cent.; \$6,000, $7\frac{1}{2}$ per cent.; \$15,500, 8 per cent.

Number of outstanding loans which are of an amount not exceeding three thousand dollars each, ... 132

Aggregate amount of the same, ... \$184,513 18

Number of open accounts, ... 978

Number and am't of deposits received for the previous year, ... 802 94,896 73

Number and amount of deposits of, and exceeding, three hundred dollars at any one time for the previous year, ... 62 36,504 66

Number and amount of withdrawals, ... 535 77,679 64

Number of accounts opened during the previous year, . . .	209
Number of accounts closed during the previous year, . . .	137
Amount of the expenses of the corporation during the previous year, ...	\$1,000 00
Amount of treasurer's bonds, ...	10,000 00
Date of examination by Commissioner, June 27.	

PUBLIC FUNDS.

	Par Value,	Estimated Market Value.	Amount Invested.
Town Bonds — Town of Westfield, ...	\$10,000	\$10,500 00	\$9,550 00

BANK STOCK.

Eagle Nat'l Bank, Boston, . . .	\$2,000	\$2,200 00	\$2,260 00
North Nat'l Bank, Boston, . . .	2,000	2,360 00	2,465 00
Suffolk Nat'l Bank, Boston, . . .	4,000	4,840 00	5,070 00
Commerce Nat'l Bank, Boston, . .	3,400	3,638 00	4,401 00
Merchants' Nat'l Bank, Boston, . .	3,000	3,960 00	3,946 25
Redemption Nat'l Bank, Boston, . .	2,500	3,300 00	3,576 50
North America Nat'l Bank, Boston, .	2,000	2,200 00	2,290 00
Webster Nat'l Bank, Boston, . . .	1,000	1,030 00	1,065 00
Hide and Leather Nat'l B'k, Boston, .	1,000	1,130 00	1,162 75
Exchange Nat'l Bank, Boston, . . .	500	850 00	881 25
State Nat'l Bank, Boston, ...	500	550 00	577 75
Massachusetts Nat'l Bank, Boston, .	500	600 00	641 50
Tremont Nat'l Bank, Boston, . . .	1,000	1,120 00	1,150 00
Revere National Bank, Boston, . .	1,500	1,665 00	1,680 00
Eliot Nat'l Bank, Boston, ...	2,500	2,875 00	2,800 00
Ware Nat'l Bank, Ware, ...	300	382 50	382 50
Monson Nat'l Bank, Monson, . . .	5,200	6,510 00	6,510 00

RAILROAD BONDS.

Eastern Railroad bonds, ...	\$5,000	\$2,550 00	\$4,233 24
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NANTUCKET INSTITUTION FOR SAVINGS.

Incorporated 1834, Number of corporators, 37.

JOSEPH C. CHASE, *President*,*Treasurer*, MATTHEW BARNEY.

STATEMENT.

LIABILITIES.		ASSETS.	Value on Books.
Deposits, ...	\$666,507 91	Public funds, ...	\$44,200 00
Earnings, undivided, ...	5,524 99	Loans on public funds, ...	1,375 00
Guarantee fund, ...	1,727 81	Bank stock, ...	131,900 00
		Real estate, ...	3,575 00
		Real estate by foreclosure, ...	37,583 61
		Loans on real estate, ...	390,048 00
		Loans on personal security, ...	61,328 93
		Loans to bank on interest, ...	461 87
		Expense account, ...	783 72
		Premium account, ...	935 75
		Cash on hand, ...	1,568 83
	\$673,760 71		\$673,760 71

Loans on Public Funds — amount on each:

On United States bonds, 5-20s, par value, \$1,900, ...	\$1,375 00
Amount invested in real estate, ...	\$3,575 00
Estimated value of real estate, ...	3,575 00
Amount of real estate held by foreclosure, ...	35,626 75
Estimated market value of real estate held by foreclosure, ...	32,300 00

Cash on deposit in Banks:

North National Bank, Boston, ...	\$111 65
New England National Bank, Boston, ...	350 22
Pacific National Bank, Nantucket, ...	644 55

Whole amount of interest or profits received or earned, ...	\$41,830 59
Rate and amount of each semi-annual dividend } $2\frac{1}{2}$ per cent., ...	{ 16,926 96
for the previous year, ... } 2 per cent., ...	{ 12,891 70

Times for the dividends fixed by the by-laws: January and July.

The total amount of loans with each specified rate of interest:

\$10,000, 4 per cent.; \$10,000, 5 per cent.; \$46,100, 6 per cent.;
 \$111,345, $6\frac{1}{2}$ per cent.; \$262,026.93, 7 per cent.; \$12,905, $7\frac{1}{2}$ per
 cent.; \$375, 8 per cent.

Number of outstanding loans which are of an amount not exceed-
 ing three thousand dollars each, ... 126

Aggregate amount of the same, ... 129,288 93

Number of open accounts, ... 1,700

Number and am't of deposits received for the previous year, ... 764 98,170 99

Number and amount of deposits of, and exceeding, three hundred
 dollars at any one time for the previous year, ... 69 36,325 39

Number and amount of withdrawals, ... 1,765 122,990 45

Number of accounts opened during the previous year, ... 135

Number of accounts closed during the previous year, ... 185

Amount of the expenses of the corporation during the previous year,	\$2,536 76
Amount of treasurer's bonds, ...	10,000 00
Amount of assistant treasurer's bonds, ...	5,000 00
Date of examination by Commissioner, August 8.	

PUBLIC FUNDS.

	Par Value.	Estimated Market Value.	Amount Invested.
United States bonds, 1881, . . .	\$7,200	\$7,920 00	\$7,200 00
“ “ “ 5-20s, . . .	21,400	23,115 00	21,400 00
“ “ “ 4½ per ct., . . .	1,000	1,050 00	1,063 75
City Bonds —			
City of Bath, Me., ...	\$8,000	\$8,400 00	\$7,640 00
of Rockland, Me., ...	2,000	2,080 00	2,002 00
of Portsmouth, N.H., ...	1,000	1,060 00	1,060 00
of Portland, Me., ...	4,000	4,320 00	4,260 00

BANK STOCK.

Atlas Nat'l Bank, Boston, . . .	\$7,500	\$8,625 00	\$7,500 00
North America Nat'l Bank, Boston, . . .	9,100	9,646 00	9,100 00
Old Boston Nat'l Bank, Boston, . . .	1,500	1,830 00	1,500 00
Commercial Nat'l B'k, New Bedford, . . .	7,400	7,696 00	7,400 00
City Nat'l Bank, Boston, ...	2,400	2,760 00	2,400 00
Commerce Nat'l Bank, Boston, ...	4,600	4,936 00	4,665 00
Exchange Nat'l Bank, Boston, ...	3,000	4,950 00	3,000 00
Eagle Nat'l Bank, Boston, ...	1,400	1,512 00	1,400 00
Faneuil Hall Nat'l Bank, Boston, ...	7,000	9,310 00	7,000 00
Howard Nat'l Bank, Boston, ...	800	896 00	800 00
Merchants' Nat'l B'k, Boston, ...	2,300	3,059 00	2,300 00
North Nat'l Bank, Boston, ...	3,000	3,540 00	3,415 00
New England Nat'l Bank, Boston, ...	600	804 00	600 00
First Nat'l Bank, New Bedford, ...	2,000	2,080 00	2,000 00
First Nat'l Bank, Lynn, ...	2,900	3,090 00	2,954 00
Pacific Nat'l Bank, Nantucket, ...	17,800	21,894 00	17,800 00
Revere Nat'l Bank, Boston, ...	20,000	22,180 00	20,000 00
Shoe and Leather Nat'l B'k, Boston, ...	9,000	10,620 00	9,000 00
State Nat'l Bank, Boston, ...	5,700	6,156 00	5,700 00
Shawmut Nat'l Bank, Boston, ...	1,300	1,534 00	1,300 00
Traders' Nat'l Bank, Boston, ...	4,500	4,590 00	4,500 00
Tremont Nat'l Bank, Boston, ...	4,800	5,280 00	4,800 00
Union Nat'l Bank, Boston, ...	700	952 00	700 00
Washington Nat'l Bank, Boston, ...	2,500	3,275 00	2,500 00
Webster Nat'l Bank, Boston, ...	7,500	7,650 00	7,500 00
Mercantile Sav'gs Institution, Boston, ...	200	200 00	200 00
Continental Nat'l Bank, Boston, ...	2,400	2,400 00	2,400 00

NATICK FIVE CENTS SAVINGS BANK — NATICK.

Incorporated April 5, 1859. Number of corporators, 49.

JOHN KIMBALL, *President.*

Treasurer, JAMES WHITNEY.

STATEMENT.

LIABILITIES.		ASSETS.	Value on Books.
Deposits, ...	\$501,544 26	Bank stock, ...	\$48,905 50
Earnings, undivided, ...	10,164 14	Loans on real estate, ...	351,421 47
Guarantee fund, ...	1,207 99	Real estate by foreclosure, ...	2,500 00
		Loans on personal security, ...	55,492 00
		Loans to counties, cities, or towns, ...	29,500 00
		Furniture and fixtures, ...	583 99
		Cash on hand, ...	24,513 43
	\$512,916 39		\$512,916 39

Real estate acquired by foreclosure, ...	\$2,500 00
Estimated value of the same, ...	2,500 00

Cash on deposit in Banks:

Natick National Bank, Natick, ...	\$23,421 01
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Whole amount of interest or profits received or earned, ...	\$31,733 83
Rate and amount of each semi-annual dividend } $2\frac{1}{2}$ per cent., ...	{ 11,276 93
for the previous year, ... } $2\frac{1}{2}$ per cent., ...	{ 11,162 99

Times for the dividends fixed by the by-laws: first Saturday of May and November.

Average annual per cent. of dividends for the term ending at the time of, and including, the last extra dividend: 6 per cent.

The total amount of loans with each specified rate of interest:

\$29,500, 5 per cent.; \$29,500, 6 per cent.; \$9,100, $6\frac{1}{2}$ per cent.;
 \$49,172, 7 per cent.; \$3,570.69, $7\frac{1}{2}$ per cent.; \$313,570.78, $7\frac{3}{10}$ per cent.; \$2,000, 8 per cent.

Number of outstanding loans which are of an amount not exceeding three thousand dollars each, ... 271

Aggregate amount of the same, ...	274,116 47
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Number of open accounts, ... 2,320

Number and am't of deposits received for the previous year, 2,399	148,979 74
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Number and amount of deposits of, and exceeding, three hundred dollars at any one time for the previous year, ... 116	65,011 33
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Number and amount of withdrawals, ... 1,516	149,084 51
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Number of accounts opened during the previous year, ... 535

Number of accounts closed during the previous year, ... 427

Amount of the expenses of the corporation during the previous year	1,300 00
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Amount of treasurer's bonds, ...	30,000 00
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Date of examination by Commissioner, June 7.

BANK STOCK.

	Par Value.	Estimated Market Value.	Amount Invested.
Natick Nat'l Bank, Natick, . .	\$2,000	\$2,240 00	\$2,000 00
Maverick Nat'l Bank, Boston, . .	1,000	1,500 00	1,300 00
Everett Nat'l Bank, Boston, . .	7,000	7,630 00	8,210 00
Second Nat'l Bank, Boston, . .	1,000	1,400 00	1,560 00
State Nat'l Bank, Boston, . .	700	763 00	771 75
Atlas Nat'l Bank, Boston, . .	1,100	1,265 00	1,320 00
Home Nat'l Bank, Brockton, . .	5,000	5,200 00	5,000 00
Redemption Nat'l Bank, Boston, . .	1,400	1,820 00	2,135 00
Merchandise Nat'l Bank, Boston, . .	2,500	2,525 00	2,500 00
Wachusett Nat'l Bank, Fitchburg, . .	5,000	2,900 00	5,000 00
Republic Nat'l Bank, Boston, . .	3,000	3,900 00	3,825 00
Merchants' Nat'l Bank, Boston, . .	4,600	6,118 00	6,393 75
Monument Nat'l Bank, Boston, . .	1,500	2,715 00	2,775 00
Continental Nat'l Bank, Boston, . .	500	510 00	581 25
Metropolitan Nat'l Bank, Boston, . .	1,000	930 00	985 00
Columbian Nat'l Bank, Boston, . .	1,300	1,820 00	1,855 75
Central Nat'l Bank, Boston, . .	2,700	2,700 00	2,693 00

NEEDHAM SAVINGS BANK—NEEDHAM.

Incorporated April 7, 1874. Number of corporators, 41.

GALEN ORR, *President.*

Treasurer, EMERY GROVER.

STATEMENT.

LIABILITIES.		ASSETS.	Value on Books.
Deposits, ...	\$30,340 56	Bank stock, ...	\$4,634 50
Earnings, undivided, ...	764 30	Loans on real estate, ...	20,650 00
Guarantee fund, ...	107 78	Loans on personal security, ...	3,700 00
		Deposit in bank, ...	1,482 28
		Furniture, ...	519 36
		Cash on hand, ...	226 50
	\$31,212 64		\$31,212 64

Cash on deposit in Banks:	
Central National Bank, Boston, ...	\$1,482 28
Whole amount of interest or profits received or earned, ...	\$2,679 02
Rate and amount of each semi-annual dividend } 2½ per cent., ...	623 94
for the previous year, ... } 2½ per cent., ...	648 71
Times for the dividends fixed by the by-laws: June 1 and December 1.	
The total amount of loans with each specified rate of interest:	
\$7,050, 7 per cent.; \$17,300, 8 per cent.	
Number of outstanding loans which are of an amount not exceed-	
ing three thousand dollars each, ...	25
Aggregate amount of the same, ...	24,350 00
Number of open accounts, ...	239
Number and am't of deposits received for the previous year, ...	150 9,574 36
Number and amount of deposits of, and exceeding, three hundred	
dollars at any one time for the previous year, ...	8 4,384 36
Number and amount of withdrawals, ...	119 8,523 79
Number of accounts opened during the previous year, ...	36
Number of accounts closed during the previous year, ...	34
Amount of the expenses of the corporation during the previous	
year, ...	220 52
Amount of treasurer's bonds, ...	10,000 00
Date of examination by Commissioner, April 18.	

BANK STOCK.

	Par Value.	Estimated Market Value.	Amount Invested.
Atlantic Nat'l Bank, Boston, ...	\$500	\$665 00	\$700 00
Blackstone Nat'l Bank, Boston, ...	600	637 50	810 50
Eagle Nat'l Bank, Boston, ...	500	540 00	608 75
State Nat'l Bank, Boston, ...	400	435 00	479 00
Everett Nat'l Bank, Boston, ...	700	763 00	911 00
Shawmut Nat'l Bank, Boston, ...	300	345 00	390 00
Globe Nat'l Bank, Boston, ...	200	220 00	276 50
Market Nat'l Bank, Boston, ...	400	426 00	458 00

NEW BEDFORD FIVE CENTS SAVINGS BANK—NEW BEDFORD.

Incorporated 1855. Number of corporators, 120.

GEO. HOWLAND, Jr., *President*.*Treasurer*, BARTON RICKETSON, Jr.

STATEMENT.

LIABILITIES.		ASSETS.	Value on Books.
Deposits, . . .	\$2,246,537 67	Public funds, ...	\$1,153,000 00
Earnings, undi- vided, . . .	38,627 42	Bank stock, ...	149,700 00
Guarantee fund, . . .	13,310 92	Loans on bank stock, ...	3,440 00
Other liabilities, . . .	17,096 10	Railroad bonds, ...	161,000 00
		Loans on real estate, ...	323,538 36
		Loans on personal security, ...	435,225 75
		Loans to banks on interest, ...	73,873 85
		Fixtures, ...	8,000 00
		Expense account, ...	298 54
		Cash on hand, ...	7,495 61
	\$2,315,572 11		\$2,315,572 11

Loans on Bank Stock—amount on each:

On 149 shares Mechanics' National Bank, 150 shares Merchants'
National Bank, 117 shares First National Bank, and 9 shares
Commerce National Bank, all of New Bedford, ... \$3,440 00

Cash on deposit in Banks:

Merchants' National Bank, New Bedford, ... \$11,443 02
Mechanics' National Bank, New Bedford, ... 11,671 31
Citizens' National Bank, New Bedford, ... 43,873 85
First National Bank, New Bedford, ... 11,714 59

Whole amount of interest or profits received or earned, ... \$125,096 47

Rate and amount of each semi-annual dividend } $2\frac{1}{2}$ per cent., . . . } 51,478 04
for the previous year, ... } $2\frac{1}{2}$ per cent., . . . } 53,712 48

Times for the dividends fixed by the by-laws: April and October.

The total amount of loans with each specified rate of interest:

\$133,500, 5 per cent.; \$611,845.11, 6 per cent.; \$16,859, 7 per cent.

Number of outstanding loans which are of an amount not exceeding three thousand dollars each, ... 369

Aggregate amount of the same, ... 257,720 36

Number of open accounts, ... 10,684

Number and am't of deposits received for the previous year, 5,869, 443,859 86

Number and amount of deposits of, and exceeding, three hundred dollars at any one time for the previous year, ... 420 271,808 57

Number and amount of withdrawals, ... 5,231 417,629 34

Number of accounts opened during the previous year, ... 1,100

Number of accounts closed during the previous year, ... 972

Amount of the expenses of the corporation during the previous year, ... 6,135 64

Amount of treasurer's bonds, ... 15,000 00

Date of examination by Commissioner, September 18.

PUBLIC FUNDS.

	Par Value.	Estimated Market Value.	Amount Invested.
United States bonds, 5-20s, 1865, .	\$50,000	\$52,687 50	\$50,000 00
“ “ “ 6s, 1881, .	2,000	2,207 50	2,000 00
“ “ “ currency 6s, .	175,000	212,406 22	175,000 00
“ “ “ 5-20s, .	44,500	47,003 12	44,500 00
City and Town Bonds —			
Town of Northampton, . . .	\$111,000	\$116,550 00	\$111,000 00
of North Bridgewater, . . .	40,000	40,800 00	40,000 00
City of New Haven, Conn., . . .	10,000	10,500 00	10,000 00
of Holyoke, ...	50,000	55,500 00	50,000 00
of Norwich, Conn., ...	13,000	14,300 00	13,000 00
of Calais, Me., ...	6,000	6,180 00	6,000 00
of Portland, Me., ...	100,000	105,000 00	100,000 00
of New Bedford, ...	100,000	110,000 00	100,000 00
of New Bedford, ...	23,000	23,000 00	23,000 00
of Cambridge, ...	30,000	32,100 00	30,000 00
of Newport, R.I., ...	10,000	10,400 00	10,000 00
of Chelsea, ...	95,000	103,550 00	95,000 00
of Bangor, Me., ...	66,000	67,320 00	66,000 00
of New Haven, Conn., ...	76,500	80,325 00	76,500 00
of Charlestown, ...	25,000	25,750 00	25,000 00
of Lowell, ...	25,000	27,250 00	25,000 00
of Hartford, Conn., ...	3,000	3,240 00	3,000 00
of Salem, ...	25,000	27,250 00	25,000 00
of Fall River, ...	73,000	75,920 00	73,000 00

BANK STOCK.

First Nat'l Bank, Boston, . . .	\$10,000	\$18,500 00	\$10,000 00
Third Nat'l Bank, Springfield, . .	10,000	15,500 00	10,000 00
Merchants' Nat'l B'k, New Bedford,	49,400	71,136 00	49,400 00
Revere Nat'l Bank, Boston, . . .	16,000	17,440 00	16,000 00
Franklin Nat'l Bank, Franklin, . .	6,000	6,000 00	6,000 00
First Nat'l Bank, New Bedford, . .	7,200	7,704 00	7,200 00
Commerce Nat'l B'k, New Bedford,	11,600	12,064 00	11,600 00
Merchants' Nat'l Bank, Boston, . .	10,000	13,300 00	10,000 00
State Nat'l Bank, Boston, ...	2,000	2,160 00	2,000 00
Tremont Nat'l Bank, Boston, . . .	2,500	2,750 00	2,500 00
Citizens' Nat'l Bank, New Bedford,	20,000	19,800 00	20,000 00
Merchandise Nat'l Bank, Boston, . .	5,000	5,100 00	5,000 00

RAILROAD BONDS.

Mansfield and Framingham Railroad bonds, ...	\$33,500	\$25,627 00	\$33,500 00
Boston and Albany Railroad bonds, 6 per cent., ...	10,000	10,600 00	10,000 00
Eastern Railroad bonds, ...	52,500	26,250 00	52,500 00
Old Colony Railroad bonds, 6s, . .	30,000	30,600 00	30,000 00
“ “ “ 7s, ...	20,000	22,000 00	20,000 00
Boston and Maine Railroad bonds, 7 per cent., ...	15,000	16,537 00	15,000 00

NEW BEDFORD INSTITUTION FOR SAVINGS—NEW BEDFORD.

Incorporated July, 1825. Number of corporators, 137.

WILLIAM WATKINS, *President.**Treasurer,* CHARLES H. PIERCE.

STATEMENT.

LIABILITIES.		ASSETS.	Value on Books.
Deposits, . . .	\$9,607,859 59	Public funds, ...	\$2,950,251 00
Earnings, undi- vided, . . .	68,050 58	Loans on public funds, . . .	5,435 00
Guarantee fund, . . .	60,500 00	Bank stock, ...	1,461,850 00
		Loans on bank stock, . . .	58,910 00
		Railroad bonds, ...	1,011,649 50
		Real estate, ...	46,474 47
		Real estate acquired by fore- closure, ...	10,475 20
		Loans on real estate, . . .	562,811 00
		Loans on personal security, . .	3,098,824 12
		Loans on railroad bonds, . .	18,000 00
		Loans on railroad stock, . .	34,750 00
		Loans to counties, cities, or towns, ...	310,696 53
		Loans to banks on interest, . .	136,567 92
		Expense account, ...	811 59
		State tax, ...	24,103 31
		Cash on hand, ...	4,800 53
	\$9,736,410 17		\$9,736,410 17

Loans on Public Funds—amount on each:

On United States bonds, par value, \$6,800, ... \$5,435 00

Loans on Bank Stock—amount on each:

On 280 shares First National Bank, Easton, ... \$28,000 00
 On 36 shares Fairhaven National Bank, Fairhaven 1,110 00
 On 100 shares Third National Bank, Springfield, ... 10,000 00
 On 153 shares Merchants' National Bank, New Bedford, ... 11,600 00
 On 4 shares First National Bank, New Bedford, ... 400 00
 On 63 shares Mechanics' National Bank, New Bedford, ... 6,300 00
 On 15 shares Falmouth National Bank, Falmouth, ... 1,000 00
 On 5 shares National Bank of Commerce, ... 500 00

Loans on Railroad Stock—amount on each:

On 200 shares Boston and Albany Railroad; on 50 shares Boston,
 Clinton, Fitchburg, and New Bedford Railroad, ... \$22,000 00
 On 150 shares Pittsfield and North Adams Railroad, ... 12,750 00

Amount invested in real estate, ... \$46,474 47
 Estimated market value of real estate, ... 46,474 47
 Amount of real estate acquired by foreclosure of mortgage, ... 10,475 20
 Estimated value of same, ... 16,000 00

Cash on deposit in Banks:

Merchants' National Bank, New Bedford, ... \$25,910 96
 First National Bank, New Bedford, ... 985 32

Commerce National Bank, New Bedford, ...	\$51,655 15
Mechanics' National Bank, New Bedford	45,634 58
Massachusetts National Bank, Boston, ...	12,381 91

Whole amount of interest or profits received or earned, ...	\$534,253 23
Rate and amount of each semi-annual dividend } $2\frac{1}{2}$ per cent., ...	{ 236,887 16
for the previous year, ... } $2\frac{1}{2}$ per cent., ...	{ 236,311 45
Times for the dividends fixed by the by-laws: first Monday of April and October.	

The total amount of loans with each specified rate of interest:

\$125,000, 4 per cent.; \$15,000, $4\frac{1}{2}$ per cent.; \$1,341,100, 5 per cent.; \$285,200, $5\frac{1}{2}$ per cent.; \$1,702,379.21, 6 per cent.; \$10,000, $6\frac{3}{8}$ per cent.; \$5,000, $6\frac{1}{2}$ per cent.; \$579,211, 7 per cent.; \$6,000, $7\frac{3}{10}$ per cent.

Number of outstanding loans which are of an amount not exceeding three thousand dollars each, ...	210
Aggregate amount of the same, ...	197,756 89
Number of open accounts, ...	18,920
Number and am't of deposits received for the previous year, ...	8,049 1,028,358 47
Number and amount of deposits of, and exceeding, three hundred dollars at any one time for the previous year, ...	786 475,678 00
Number and amount of withdrawals, ...	13,441 1,571,163 24
Number of accounts opened during the previous year, ...	1,742
Number of accounts closed during the previous year, ...	2,000
Amount of the expenses of the corporation during the previous year, ...	15,991 09
Amount of treasurer's bonds, ...	20,000 00
Date of examination by Commissioner, September 18.	

PUBLIC FUNDS.

	Par Value.	Estimated Market Value.	Amount Invested.
United States bonds, ...	\$1,100,000	\$1,182,625 00	\$1,145,593 75
County bonds—Sagadahoc Co., Me., ...	\$19,000	\$19,000 00	\$18,150 00
City and Town Bonds—			
City of New Bedford, ...	\$454,000	\$496,500 00	\$451,355 00
of Roxbury, ...	7,000	7,000 00	6,430 00
of Charlestown, ...	100,000	103,000 00	100,000 00
of Springfield, ...	5,000	5,400 00	5,000 00
of Fall River, ...	40,000	41,600 00	40,000 00
of Manchester, N.H., ...	20,000	21,400 00	20,000 00
of Middletown, Conn., ...	91,500	96,000 00	87,975 00
of Greenfield, ...	5,000	5,400 00	5,000 00
Town of Buckland, ...	5,000	5,400 00	5,000 00
of Shelburne, ...	6,000	6,480 00	6,000 00
of Adams, ...	3,000	3,200 00	3,000 00
of Northampton, ...	50,000	52,500 00	50,000 00
City of Norwalk, Conn., ...	10,000	11,200 00	10,000 00
of Boston, ...	100,000	102,500 00	100,000 00

PUBLIC FUNDS—Concluded.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Bangor, Me., . . .	\$100,000	\$102,000 00	\$87,000 00
of Rockland, Me., . . .	50,000	51,000 00	44,922 00
Town of Malden, . . .	67,000	71,840 00	67,000 00
of Medford, . . .	50,000	54,500 00	50,000 00
of Melrose, . . .	50,000	54,500 00	50,000 00
of North Bridgewater, . . .	10,000	10,200 00	10,000 00
City of Meriden, Conn., . . .	50,000	55,000 00	50,000 00
Town of Harwich, . . .	12,000	12,600 00	12,000 00
City of Worcester, . . .	150,000	153,000 00	150,000 00
of Hartford, Conn., . . .	30,000	32,400 00	30,000 00
of Salem, . . .	50,000	54,500 00	50,000 00
of Burlington, Vt., . . .	29,050	29,050 00	27,290 25
of Taunton, . . .	20,000	20,600 00	20,000 00
of Chelsea, . . .	85,000	92,650 00	85,000 00
of Augusta, Me., . . .	4,500	4,680 00	4,320 00
of Dover, N.H., . . .	17,000	17,340 00	17,000 00
of Bath, Me., . . .	45,000	45,900 00	42,165 00
of Newport, R.I., . . .	5,000	5,200 00	5,000 00
of Concord, N.H., . . .	5,000	5,150 00	5,000 00
Town of Edgartown, . . .	40,000	42,000 00	36,800 00
of Attleborough, . . .	50,000	53,250 00	53,250 00

BANK STOCK.

Merchants' Nat'l B'k, New Bedford,	\$109,600	\$157,824 00	\$109,600 00
First Nat'l Bank, New Bedford, . .	135,600	145,092 00	135,600 00
Commerce Nat'l Bank, New Bedford,	136,600	142,064 00	136,600 00
Mechanics' Nat'l Bank, Boston, . .	100,000	137,000 00	100,000 00
Citizens' Nat'l Bank, New Bedford,	100,000	99,000 00	100,000 00
Hide and Leather Nat'l B'k, Boston,	19,700	22,064 00	21,750 00
Boston Nat'l Bank, Boston, . . .	14,300	16,302 00	14,300 00
Howard Nat'l Bank, Boston, . . .	13,300	14,896 00	13,300 00
Exchange Nat'l Bank, Boston, . . .	2,000	3,200 00	2,000 00
Commerce Nat'l Bank, Boston, . . .	60,900	63,945 00	63,200 00
Second Nat'l Bank, Boston, . . .	52,600	73,640 00	58,500 00
No. America Nat'l Bank, Boston, . .	38,000	41,040 00	38,000 00
Maverick Nat'l Bank, Boston, . . .	10,000	15,000 00	10,000 00
Republic Nat'l Bank, Boston, . . .	48,500	63,050 00	51,700 00
First Nat'l Bank, Boston, . . .	23,000	42,550 00	23,000 00
Merchants' Nat'l Bank, Boston, . .	22,500	29,925 00	22,500 00
Eliot Nat'l Bank, Boston, . . .	8,300	8,964 00	8,300 00
North Nat'l Bank, Boston, . . .	22,100	25,636 00	22,100 00
City Nat'l Bank, Boston, . . .	2,700	3,105 00	2,700 00
Tremont Nat'l Bank, Boston, . . .	34,300	37,730 00	34,300 00
Hamilton Nat'l Bank, Boston, . . .	8,300	9,794 00	8,300 00
Shawmut Nat'l Bank, Boston, . . .	13,500	15,930 00	13,500 00
Continental Nat'l Bank, Boston, . .	25,000	25,250 00	25,000 00
Eagle Nat'l Bank, Boston, . . .	16,800	18,144 00	17,300 00
Massachusetts Nat'l Bank, Boston, .	37,500	43,125 00	39,670 00
Atlas Nat'l Bank, Boston, . . .	36,000	41,400 00	36,000 00
Union Nat'l Bank, Boston, . . .	12,400	16,492 00	18,650 00

BANK STOCK — Concluded.

	Par Value.	Estimated Market Value.	Amount Invested.
State Nat'l Bank, Boston, . .	\$8,200	\$8,856 00	\$8,200 00
Traders' Nat'l Bank, Boston, . .	13,000	13,520 00	13,000 00
Columbian Nat'l Bank, Boston, . .	26,000	35,360 00	26,000 00
Revere Nat'l Bank, Boston, . .	65,500	71,395 00	69,300 00
Washington Nat'l Bank, Boston, . .	13,000	17,030 00	13,000 00
Shoe and Leather Nat'l B'k, Boston, . .	13,600	16,048 00	13,970 00
New England Nat'l Bank, Boston, . .	3,200	4,320 00	3,430 00
Commonwealth Nat'l Bank, Boston, . .	10,000	10,700 00	10,000 00
Redemption Nat'l Bank, Boston, . .	20,000	26,000 00	31,300 00
Everett Nat'l Bank, Boston, . .	2,500	2,725 00	3,180 00
Wachusett Nat'l Bank, Fitchburg, . .	10,000	5,000 00	10,000 00
Monument Nat'l Bank, Boston, . .	10,000	18,000 00	10,000 00
First Nat'l Bank, Chelsea, . .	20,000	22,000 00	20,000 00
South Reading Nat'l B'k, Wakefield, . .	7,000	9,100 00	7,000 00
Fall River Nat'l Bank, Fall River, . .	20,000	27,000 00	20,000 00
Metacomet Nat'l Bank, Fall River, . .	25,000	33,250 00	25,000 00
First Nat'l Bank, Malden, . .	15,000	19,500 00	15,000 00
Fairhaven Nat'l Bank, Fairhaven, . .	3,600	4,050 00	3,600 00
Railroad Nat'l Bank, Lowell, . .	9,000	10,350 00	9,000 00
Third Nat'l Bank, Springfield, . .	20,000	31,000 00	20,000 00
Merchandise Nat'l Bank, Boston, . .	5,000	5,100 00	5,000 00

RAILROAD BONDS.

Boston and Albany R.R. bonds, 7s, . .	\$550,000	\$632,500 00	\$550,000 00
Boston and Albany R.R. bonds, 6s, . .	50,000	53,000 00	50,000 00
New Bedford and Taunton Railroad bonds, 6s, ...	59,500	59,500 00	57,807 50
New Bedford Railroad bonds, 7s, . .	75,000	76,500 00	75,000 00
Eastern Railroad bonds, ...	53,500	26,750 00	50,000 00
Worcester & Nashua R.R. bonds, 6s, . .	125,000	125,000 00	125,000 00
Old Colony Railroad bonds, 6s, . .	100,000	100,000 00	100,000 00
Leavenworth, Lawrence & Galveston Railroad bonds, ...	21,000	4,200 00	3,842 00

NEWBURYPORT FIVE CENTS SAVINGS BANK—NEWBURYPORT.

Incorporated April 24, 1854. Number of corporators, 45.

EBEN SUMNER, *President*.*Treasurer*, JOHN A. MAYNARD.

STATEMENT.

LIABILITIES.		ASSETS.	Value on Books.
Deposits, . . .	\$1,209,746 42	Public funds, ...	\$30,000 00
Earnings, undi-		Bank stock, ...	104,500 00
vided, . . .	24,709 32	Loans on bank stock, . . .	1,350 00
Guarantee fund,	3,509 81	Railroad bonds, ...	25,000 00
		Real estate, ...	46,442 46
		Real estate held by foreclosure,	79,325 97
		Loans on real estate, . . .	689,540 06
		Loans on personal security, .	78,325 00
		Loans on railroad stock, . .	550 00
		Loans to counties, cities, or	
		towns, ...	130,000 00
		Deposit in banks on interest, .	50,578 96
		Expense account, ...	158 33
		Cash on hand, ...	2,194 77
	\$1,237,965 55		\$1,237,965 55

Loans on Bank Stock—amount on each:

On 7 shares Market National Bank, Boston, ...	\$650 00
On 8 shares First National Bank, Newburyport, ...	700 00

Loans on Railroad Stock—amount on each:

On 1 share Boston and Maine Railroad; 5 shares Boston and Albany Railroad, ...	\$550 00
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Amount invested in real estate, ...	\$46,442 46
Estimated value of real estate, ...	46,442 46
Amount of real estate held by foreclosure, ...	79,325 97
Estimated value of real estate held by foreclosure, ...	71,500 00

Cash on deposit in Banks:

First National Bank, Newburyport, ...	\$50,578 96
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Whole amount of interest or profits received or earned, ...	\$70,107 03
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Rate and amount of each semi-annual dividend } $2\frac{1}{2}$ per cent., ...	28,879 39
for the previous year, ... } $2\frac{1}{2}$ per cent., ...	29,250 96

Times for the dividends fixed by the by-laws: first Monday of May and November.

The total amount of loans with each specified rate of interest:

\$122,586, 6 per cent.; \$26,700, $6\frac{1}{2}$ per cent.; \$353,819, 7 per cent.;

\$21,660, $7\frac{3}{10}$ per cent.; \$30,550, $7\frac{1}{2}$ per cent.; \$214,450, 8 per cent.

Number of outstanding loans which are of an amount not exceeding three thousand dollars each, ... 266

Aggregate amount of the same, ...	280,210 00
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Number of open accounts, ...	4,397
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Number and am't of deposits received for the previous year, 1,728	127,853 57
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Number and amount of deposits of, and exceeding, three hundred dollars at any one time for the previous year, ...	85	\$44,833 90
Number and amount of withdrawals, ...	2,271	183,028 84
Number of accounts opened during the previous year, ...	372	
Number of accounts closed during the previous year, ...	370	
Amount of the expenses of the corporation during the previous year, ...		2,223 68
Amount of treasurer's bonds, ...		20,000 00
Date of examination by Commissioner, September 5.		

PUBLIC FUNDS.

	Par Value.	Estimated Market Value.	Amount Invested.
United States currency bonds, 6s, ...	\$30,000	\$36,300 00	\$30,000 00
City and Town Bonds —			
Town of Johnson, Vt., ...	\$4,000	\$3,200 00	\$4,000 00
of Wolcott, Vt., ...	4,000	3,200 00	4,000 00
of Hyde Park, Vt., ...	5,000	4,000 00	5,000 00
of Swanton, Vt., ...	7,000	5,600 00	7,000 00
City of Lowell, ...	2,000	2,200 00	2,000 00
of Chelsea, ...	3,000	3,270 00	3,000 00
of Cambridge, ...	5,000	5,500 00	5,000 00
of Holyoke, ...	5,000	5,375 00	5,000 00
of Bath, Me., ...	10,000	10,250 00	10,000 00
of Bangor, Me., ...	35,000	36,950 00	35,000 00
of Belfast, Me., ...	30,000	30,600 00	30,000 00
of Springfield, ...	10,000	10,700 00	10,000 00
of New Bedford, ...	10,000	11,000 00	10,000 00

BANK STOCK.

Atlantic Nat'l Bank, Boston, ...	\$1,000	\$1,330 00	\$1,000 00
Atlas Nat'l Bank, Boston, ...	6,000	6,930 00	6,000 09
Blackstone Nat'l Bank, Boston, ...	4,300	4,611 75	4,300 00
Boston Nat'l Bank, Boston, ...	1,700	1,942 25	1,700 00
Boylston Nat'l Bank, Boston, ...	800	940 00	800 00
Nat'l City Bank, Boston, ...	8,000	9,220 00	8,000 00
Columbian Nat'l Bank, Boston, ...	1,300	1,826 50	1,300 00
Nat'l Bank of Commerce, Boston, ...	2,400	2,544 00	2,400 00
Nat'l B'k of Commonwealth, Boston, ...	5,000	5,350 00	5,000 00
Continental Nat'l Bank, Boston, ...	4,200	4,242 00	4,200 00
Nat'l Eagle Bank, Boston, ...	7,400	7,972 00	7,400 00
Eliot Nat'l Bank, Boston, ...	3,300	3,564 00	3,300 00
Nat'l Exchange Bank, Boston, ...	500	800 00	500 00
Hamilton Nat'l Bank, Boston, ...	1,000	1,182 50	1,000 00
Nat'l Hide and Leather B'k, Boston, ...	2,500	2,800 00	2,500 00
Howard Nat'l Bank, Boston, ...	1,500	1,689 37	1,500 00
Maverick Nat'l Bank, Boston, ...	4,000	6,000 00	4,000 00
New England Nat'l Bank, Boston, ...	1,000	1,342 50	1,000 00
Nat'l Bank North America, Boston, ...	1,000	1,085 00	1,000 00
Nat'l Bank of Republic, Boston, ...	2,300	3,001 50	2,300 00

BANK STOCK — Concluded.

	Par Value.	Estimated Market Value.	Amount Invested.
Nat'l Revere Bank, Boston, . . .	\$5,000	\$5,450 00	\$5,000 00
Shawmut Nat'l Bank, Boston, . . .	1,000	1,180 00	1,000 00
Suffolk Nat'l Bank, Boston, . . .	1,200	1,452 00	1,200 00
Third Nat'l Bank, Boston, . . .	3,700	4,117 12	3,700 00
Tremont Nat'l Bank, Boston, . . .	3,300	3,646 50	3,300 00
Nat'l Union Bank, Boston, . . .	2,400	3,264 00	2,400 00
Nat'l Webster Bank, Boston, . . .	5,600	5,726 00	5,600 00
First Nat'l Bank, Newburyport, . .	10,500	13,650 00	13,000 00
Ocean Nat'l Bank, Newburyport, . .	1,000	1,280 00	1,000 00
Mechanicks' Nat'l B'k, Newburypt,	9,100	11,943 75	9,100 00

RAILROAD BONDS.

Old Colony and Newport R.R. bonds,	\$15,000	\$15,700 00	\$15,000 00
West Amesbury Branch R.R. bonds,	10,000	10,500 00	10,000 00

NEWTON SAVINGS BANK—NEWTON.

Incorporated June 17, 1831. Number of corporators, 16.

GEORGE HYDE, *President*.*Treasurer*, EDWARD J. COLLINS.

STATEMENT.

LIABILITIES.		ASSETS.	Value on Books.
Deposits, ...	\$664,099 12	Public funds, ...	\$102,921 56
Earnings, undivided, ...	14,629 24	Loans on public funds, ...	500 00
Guarantee fund, ...	2,000 00	Bank stock, ...	28,245 00
		Railroad bonds, ...	55,301 54
		Real estate acquired by fore- closure, ...	53,500 00
		Loans on real estate, ...	353,130 29
		Loans on personal security, ...	69,480 00
		Deposit in bank on interest, ...	1,166 67
		Expense account, ...	182 66
		Cash on hand, ...	16,300 64
	\$680,728 36		\$680,728 36

Loan on Public Funds:

On United States Bonds, par value, \$500, ... \$500 00

Cash on deposit in Banks:

Newton National Bank, Newton, ... \$15,880 46

Eleventh Ward National Bank, Boston, ... 1,166 67

Whole amount of interest or profits received or earned, ... \$41,566 83

Rate and amount of each semi-annual dividend	} 2½ per cent., ...	{ 15,810 84
for the previous year, ...		

Times for the dividends fixed by the by-laws: January 1 and July 1.

Average annual per cent. of dividends for the term ending at the time of, and including, the last extra dividend: $6\frac{1}{10}$ per cent.

The total amount of loans with each specified rate of interest:

\$22,700, 6 per cent.; \$2,000, $6\frac{1}{2}$ per cent.; \$298,680, 7 per cent.;\$5,000, $7\frac{3}{10}$ per cent.; \$85,500, $7\frac{1}{2}$ per cent.; \$61,300, 8 per cent.

Number of outstanding loans which are of an amount not exceeding three thousand dollars each, ... 101

Aggregate amount of the same, ... 151,875 00

Number of open accounts, ... 2,598

Number and am't of deposits received for the previous year, 2,560 201,890 86

Number and amount of deposits of, and exceeding, three hundred dollars at any one time for the previous year, ... 134 75,338 05

Number and amount of withdrawals, ... 1,683 151,739 02

Number of accounts opened during the previous year, ... 532

Number of accounts closed during the previous year, ... 324

Amount of the expenses of the corporation during the previous year, ... 2,901 12

Amount of treasurer's bonds, ... 20,000 00

Date of examination by Commissioner, June 4.

PUBLIC FUNDS.

	Par Value.	Estimated Market Value.	Amount Invested.
United States bonds, 1881, 6s, .	\$46,500	\$51,324 37	\$51,451 56
City and Town Bonds —			
City of Newton water bonds, 5 per cent., ...	\$50,000	\$51,500 00	\$51,470 00

BANK STOCK.

Brighton Nat'l Bank, Boston, .	\$720	\$729 00	\$720 00
Commonwealth Nat'l Bank, Boston,	3,000	3,180 00	3,000 00
Cambridge Nat'l Bank, Cambridge,	1,000	1,600 00	1,000 00
Merchandise Nat'l Bank, Boston, .	5,000	5,100 00	5,000 00
Natick Nat'l Bank, Natick, . .	2,500	2,500 00	2,500 00
Newton Nat'l Bank, Newton, . .	1,500	1,650 00	1,500 00
Revere Nat'l Bank, Boston, . .	4,000	4,340 00	4,000 00
Union Market Nat'l Bank, Boston, .	4,500	3,600 00	4,500 00
Wachusett Nat'l Bank, Fitchburg, .	2,500	2,625 00	2,500 00
Waltham Nat'l Bank, Waltham, .	225	225 00	225 00
Eleventh Ward Nat'l Bank, Boston,	3,300	3,300 00	3,300 00

RAILROAD BONDS.

Boston and Albany Railroad bonds, .	\$40,000	\$45,600 00	\$45,301 54
Mansfield & Framingham R.R. bonds,	10,000	9,000 00	8,950 00

NORTHAMPTON INSTITUTION FOR SAVINGS—NORTHAMPTON.

Incorporated 1842. Number of corporators, 15.

HON. H. G. KNIGHT, *President*.*Treasurer*, LAFAYETTE MALTBY.

STATEMENT.

LIABILITIES.		ASSETS.	Value on Books.
Deposits, . . .	\$1,878,937 52	Public funds, ...	\$257,383 75
Earnings, undi- vided, . . .	30,326 71	Loans on public funds, . . .	4,600 00
Guarantee fund,	7,500 00	Bank stock, ...	50,800 00
		Loans on bank stock, . . .	26,893 70
		Railroad bonds, ...	471,875 00
		Real estate, ...	32,509 18
		Loans on real estate, . . .	730,621 69
		Loans on personal security, .	193,881 80
		Loans to counties, cities, or towns, ...	103,602 72
		Cash on hand, ...	44,596 39
	\$1,916,764 23		\$1,916,764 23

Loans on Public Funds—amount on each:

On United States bonds, par value, \$4,600, ... \$4,700 00

Loans on Bank Stock—amount on each:

On 147 shares First National Bank, Northampton, . . . \$11,830 00

On 54 shares First National Bank, Easthampton, . . . 4,800 00

On 130 shares Northampton National Bank, Northampton, . . 8,463 70

On 15 shares Conway National Bank, Conway, . . . 1,500 00

On 3 shares Hampshire Co. National Bank, Northampton, . . 300 00

Amount invested in real estate, ... \$27,009 17

Estimated value of real estate, ... 27,000 00

Amount of real estate held by foreclosure, ... 5,500 00

Estimated value of real estate held by foreclosure, ... 5,500 00

Cash on deposit in Banks:

Northampton National Bank, Northampton, ... \$41,917 41

Whole amount of interest or profits received or earned, . . . \$115,015 07

Rate and amount of each semi-annual dividend } $2\frac{1}{2}$ per cent., . . { 45,886 63
for the previous year, ... } $2\frac{1}{2}$ per cent., . . { 45,646 87Times for the dividends fixed by the by-laws: first Wednesday of
April and October.Average annual per cent. of dividends for the term ending at the
time of, and including, the last extra dividend, 7 per cent.

The total amount of loans with each specified rate of interest:

\$103,000, 5 per cent.; \$103,602.72, 6 per cent.; \$709,394.47, $6\frac{1}{2}$ per
cent.; \$20,000, 7 per cent.Number of outstanding loans which are of an amount not exceed-
ing three thousand dollars each, ... 413

Aggregate amount of the same, ...	\$491,603 65
Number of open accounts, ...	4,979
Number and am't of deposits received for the previous year, ...	2,584 251,950 39
Number and amount of deposits of, and exceeding, three hundred dollars at any one time for the previous year, ...	230 130,038 31
Number and amount of withdrawals, ...	3,276 348,828 00
Number of accounts opened during the previous year, ...	574
Number of accounts closed during the previous year, ...	663
Amount of the expenses of the corporation during the previous year, ...	4,815 76
Amount of treasurer's bonds, ...	25,000 00
Date of examination by Commissioner, July 23.	

PUBLIC FUNDS.

	Par Value.	Estimated Market Value.	Amount Invested.
United States bonds, ...	\$155,000	\$168,315 00	\$166,383 75
City Bonds —			
City of New Bedford, ...	\$45,000	\$49,500 00	\$45,000 00
of Meriden, Conn., ...	46,000	49,680 00	46,000 00

BANK STOCK.

Northampton Nat'l B'k, Northampt'n, ...	\$10,000	\$11,000 00	\$14,500 00
First Nat'l Bank, Northampton, ...	1,600	2,176 00	1,600 00
City Nat'l Bank, Worcester, ...	4,000	5,000 00	4,000 00
Atlantic Nat'l Bank, Boston, ...	1,000	1,333 00	1,000 00
Boston Nat'l Bank, Boston, ...	5,300	5,636 00	5,300 00
Commerce Nat'l Bank, Boston, ...	2,000	2,100 00	2,000 00
Exchange Nat'l Bank, Boston, ...	1,000	1,550 00	1,000 00
First Nat'l Bank, Boston, ...	3,000	5,550 00	3,000 00
Merchants' Nat'l Bank, Boston, ...	2,000	2,680 00	2,000 00
North America Nat'l Bank, Boston, ...	2,700	2,890 00	2,700 00
Second Nat'l Bank, Boston, ...	3,400	4,760 00	3,400 00
Shawmut Nat'l Bank, Boston, ...	2,600	2,990 00	2,600 00
State Nat'l Bank, Boston, ...	1,700	1,836 00	1,700 00
Traders' Nat'l Bank, Boston, ...	2,000	2,040 00	2,000 00
Washington Nat'l Bank, Boston, ...	2,000	2,640 00	2,000 00
Webster Nat'l Bank, Boston, ...	2,000	2,020 00	2,000 00

RAILROAD BONDS.

Connecticut River Railroad bonds, ...	\$100,000	\$100,000 00	\$100,000 00
Boston and Albany R.R. bonds, 6s, ...	40,000	42,400 00	41,000 00
" " " " 7s, ...	200,000	231,000 00	207,250 00
Boston and Maine Railroad bonds, ...	70,000	77,000 00	71,275 00
Boston and Lowell Railroad bonds, ...	50,000	52,800 00	52,350 00

NORTH ADAMS SAVINGS BANK—NORTH ADAMS.

Incorporated 1848. Number of corporators, 42.

CALVIN T. SAMPSON, *President.*

Treasurer, V. A. WHITAKER.

STATEMENT.

LIABILITIES.		ASSETS.	Value on Books.
Deposits, ...	\$751,911 80	Public funds, ...	\$44,414 31
Earnings, undivided, ...	17,000 00	Loans on public funds, ...	500 00
Tax accrued, ...	2,400 00	Bank stock, ...	44,947 19
Guarantee fund, ...	2,000 00	Loans on bank stock, ...	4,000 00
		Real estate, ...	25,500 00
		Loans on real estate, ...	464,258 58
		Loans on personal security, ...	130,993 63
		Loans to cities and towns, ...	15,690 00
		Deposits in bank on interest, ...	15,000 00
		Interest account, ...	16,525 32
		Expense account, ...	343 82
		Suspense account, ...	686 03
		Cash on hand, ...	10,452 92
	\$773,311 80		\$773,311 80

Cash on deposit in Banks:
Adams National Bank, North Adams, ... \$15,000 00

Loans on Public Funds—amount on each:
On United States bonds, par value, \$500, ... \$500 00

Loans on Bank Stock—amount on each:
On 25 shares Adams National Bank, North Adams, ... \$2,500 00
On North Adams Savings Bank books, value \$1,300, ... 1,300 00
On 5 shares Pittsfield National Bank, Pittsfield, ... 200 00

Amount invested in real estate, ... \$6,000 00
Estimated value of real estate, ... 8,000 00
Amount of real estate held by foreclosure, ... 19,500 00
Estimated value of real estate held by foreclosure, ... 19,500 00

Whole amount of interest or profits received or earned, ... \$55,194 40
Rate and amount of each semi-annual dividend } 2½ per cent., . . { 18,005 44
for the previous year, ... } 2½ per cent., . . { 18,190 00

Times for the dividends fixed by the by-laws: April 1 and October 1.

Average annual per cent. of dividends for the term ending at the time of, and including, the last extra dividend: 6 per cent.

The total amount of loans with each specified rate of interest:
\$62,400, 6 per cent.; \$24,100, 6½ per cent.; \$35,700, 6¾ per cent.;
\$23,500, 7 per cent.; \$387,760.40, 7⅞ per cent.; \$56,691.81, 8 per cent.

Number of outstanding loans which are of an amount not exceeding three thousand dollars each, ... 212

Aggregate amount of the same, ...	\$248,000 00
Number of open accounts, ...	2,533
Number and am't of deposits received for the previous year, 2,114	175,008 24
Number and amount of deposits of, and exceeding, three hundred dollars at any one time for the previous year, . . . 150	82,930 57
Number and amount of withdrawals, ...	1,887 210,592 60
Number of accounts opened during the previous year, . . .	468
Number of accounts closed during the previous year, . . .	375
Amount of the expenses of the corporation during the previous year, ...	4,200 00
Amount of treasurer's bonds, ...	20,000 00
Date of examination by Commissioner, June 4.	

PUBLIC FUNDS.

	Par Value.	Estimated Market Value.	Amount Invested.
United States bonds, 5-20s, . . .	\$21,300	\$23,110 50	\$23,430 00
“ “ “ 4 per cent., . . .	20,000	20,500 00	20,984 31

BANK STOCK.

Adams Nat'l Bank, North Adams, . .	\$25,000	\$31,250 00	\$29,432 75
Lee Nat'l Bank, Lee, . . .	1,400	1,750 00	1,400 00
Pittsfield Nat'l Bank, Pittsfield, . .	5,000	6,737 72	6,737 72
First Nat'l Bank, Adams, . . .	6,000	7,376 72	7,376 72

NORTH AVENUE SAVINGS BANK — CAMBRIDGE.

Incorporated March 7, 1872. Number of corporators, 33.

SAMUEL F. WOODBRIDGE, *President*.*Treasurer*, MILTON L. WALTON.

STATEMENT.

LIABILITIES.		ASSETS.	Value on Books.
Deposits, ...	\$78,652 27	Bank stock, ...	\$6,570 00
Earnings, undivided, ...	293 98	Loans on real estate, ...	50,100 00
Guarantee fund, ...	286 77	Loans on personal security, ...	17,740 00
		Deposits in bank on interest, ...	3,975 18
		Furniture, safe, and fixtures, ...	500 00
		Cash on hand, ...	347 84
	\$79,233 02		\$79,233 02

Cash on deposit in Banks:

Fourth National Bank, Boston, ... \$3,975 18

Whole amount of interest or profits received or earned, ... \$4,860 61

Rate and amount of each semi-annual dividend	} 2½ per cent.,	{	1,711 81
for the previous year, ...			2½ per cent.,

Times for the dividends fixed by the by-laws: January 10 and July 10.

Average annual per cent. of dividends for the term ending at the time of, and including, the last extra dividend: 6 per cent.

The total amount of loans with each specified rate of interest:

\$3,975.18, 3 per cent.; \$6,570, 5 per cent.; \$5,000, 6 per cent.;

\$50,140, 7 per cent.; \$6,700, 7½ per cent.; \$6,000, 8 per cent.

Number of outstanding loans which are of an amount not exceeding three thousand dollars each, ... 23

Aggregate amount of the same, ... 27,840 00

Number of open accounts, ... 483

Number and am't of deposits received for the previous year, . 499 16,435 54

Number and amount of deposits of, and exceeding, three hundred dollars at any one time for the previous year, ... 9 5,066 00.

Number and amount of withdrawals, ... 244 12,726 54

Number of accounts opened during the previous year, ... 77

Number of accounts closed during the previous year, ... 31

Amount of the expenses of the corporation during the previous year, ... 439 05

Amount of treasurer's bonds, ... 5,000 00

Date of examination by Commissioner, May 23.

BANK STOCK.

	Par Value.	Estimated Market Value.	Amount Invested.
Nat'l Bank of Brighton, ...	\$5,840	\$6,570 00	\$6,570 00

NORTH BRIDGEWATER SAVINGS BANK — BROCKTON.*

Incorporated April 24, 1851. Number of corporators, 14.

In liquidation. Receivers — RUFUS P. KINGMAN, ELLIS AMES.

STATEMENT.

LIABILITIES.		ASSETS.	Value on Books.
Deposits, . . .	\$540,109 74	Public funds, ...	\$12,232 50
		Bank stock, ...	27,271 00
		Railroad bonds, ...	4,920 00
		Loans on real estate, ...	287,053 77
		Loans on personal security, ...	128,258 89
		Profit and loss, ...	8,890 26
		Cash on hand, ...	71,483 32
	\$540,109 74		\$540,109 74

Cash on deposit in Banks:

Home National Bank, Brockton, ... \$70,215 31

Rate and amount of semi-annual dividend for the previous year,

January, 2½ per cent., ... \$13,258 07

Times for the dividends fixed by the by-laws: January and July.

Number of open accounts, ... 2,273

Date of examination by Commissioner, March 23.

PUBLIC FUNDS.

	Par Value.	Estimated Market Value.	Amount Invested.
City and Town Bonds —			
City of Belfast, Me., ...	\$5,000	\$5,100 00	\$5,100 00
of Rockland, Me., ...	6,000	6,120 00	6,120 00
Town of Wiscasset, Me., ...	1,000	1,012 50	1,012 50

BANK STOCK.

First Nat'l Bank, Chelsea, ...	\$15,600	\$17,160 00	\$16,442 50
Union Market Nat'l B'k, Watertown, ...	1,000	977 50	1,042 50
North Easton Nat'l Bank, Easton, ...	800	1,066 50	1,066 00
Home Nat'l Bank, Brockton, ...	6,500	4,130 00	4,130 00
Market Nat'l Bank, Boston, ...	1,000	1,085 00	1,140 00

RAILROAD BONDS.*

Cheshire Railroad bonds, ...	\$5,000	\$4,920 00	\$4,920 00
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* Temporarily enjoined by a decree of the Supreme Judicial Court, April 5, 1877. Perpetually enjoined by a decree of the Supreme Judicial Court, November 13, 1877.

NORTH BROOKFIELD SAVINGS BANK—NORTH BROOKFIELD.

Incorporated 1854. Number of corporators, 28.

SAMUEL S. EDMONDS, *President*.*Treasurer*, BONUM NYE.

STATEMENT.

LIABILITIES.		ASSETS.	Value on Books.
Deposits, ...	\$285,290 25	Public funds, ...	\$48,500 00
Earnings, undivided, ...	9,607 63	Bank stock, ...	11,500 00
Guarantee fund, ...	1,443 37	Railroad bonds, ...	84,000 00
		Loans on real estate, ...	149,173 25
		Deposit in bank on interest, ...	1,984 75
		Expense account, ...	9 50
		Furniture, ...	185 35
		Cash on hand, ...	988 40
	\$296,341 25		\$296,341 25

Cash on deposit in Banks:

First National Bank, Worcester, ... \$1,984 75

Whole amount of interest or profits received or earned, ... \$19,255 58

Rate and amount of each semi-annual dividend	} 2½ per cent., ...	{ 6,894 66
for the previous year, ...		

	} 2½ per cent., ...	{ 6,811 24

Times for the dividends fixed by the by-laws: January 1 and July 1.

The total amount of loans with each specified rate of interest:

\$16,300, 6 per cent.; \$800, 6½ per cent.; \$132,073.25, 7 per cent.

Number of outstanding loans which are of an amount not exceed-

ing three thousand dollars each, ... 23

Aggregate amount of the same, ... 112,773 25

Number of open accounts, ... 1,241

Number and am't of deposits received for the previous year, . 799 49,550 02

Number and amount of deposits of, and exceeding, three hundred

dollars at any one time for the previous year, ... 26 12,813 92

Number and amount of withdrawals, ... 567 64,318 21

Number of accounts opened during the previous year, ... 180

Number of accounts closed during the previous year, ... 191

Amount of the expenses of the corporation during the previous

year, ... 927 63

Amount of treasurer's bonds, ... 14,000 00

Date of examination by Commissioner, June 18.

PUBLIC FUNDS.

	Par Value.	Estimated Market Value.	Amount Invested.
United States bonds, ...	\$9,500	\$10,497 50	\$9,500 00
State bonds—Maine, ...	\$10,000	\$10,575 00	\$10,000 00
City and Town Bonds—			
Town of Woburn, ...	\$12,000	\$12,720 00	\$12,000 00
City of Boston, ...	9,000	10,160 00	9,000 00
of Springfield, ...	8,000	8,880 00	8,000 00

BANK STOCK.

Commonwealth Nat'l Bank, Boston,	\$10,000	\$11,025 00	\$10,000 00
Eliot Nat'l Bank, Boston, . .	1,000	1,090 00	1,000 00
Ware Nat'l Bank, Ware, . . .	500	625 00	500 00

RAILROAD BONDS.

Boston and Albany Railroad bonds, .	\$31,000	\$34,900 00	\$31,000 00
Eastern Railroad bonds, . . .	32,000	16,160 00	32,000 00
Boston and Providence R.R. bonds, .	8,000	9,200 00	8,000 00
Boston and Maine Railroad bonds, .	13,000	14,332 50	13,000 00

NORTH EASTON SAVINGS BANK—EASTON.

Incorporated February 8, 1864. Number of corporators, 15.

FRED L. AMES, *President*.*Treasurer*, PARDON A. GIFFORD.

STATEMENT.

LIABILITIES.		ASSETS.	Value on Books.
Deposits, ...	\$315,111 25	Public funds, ...	\$20,560 00
Earnings, undivided, ...	1,904 37	Bank stock, ...	127,604 02
Guarantee fund, ...	2,000 00	Loans on bank stock, ...	400 00
		Real estate by foreclosure, ...	8,789 19
		Loans on real estate, ...	115,765 25
		Loans on personal security, ...	28,747 30
		Expense account, ...	35
		Deposit in First Nat'l Bank, ...	
		Easton, ...	16,313 93
		Cash on hand, ...	835 58
	\$319,015 62		\$319,015 62

Loans on Bank Stock—amount on each:

On 5 shares First National Bank, Easton, ... \$400 00

Amount of real estate held by foreclosure, ... \$8,789 19

Estimated value of real estate held by foreclosure, ... 12,000 00

Cash on deposit in Banks:

First National Bank, Easton, ... \$16,313 93

Whole amount of interest or profits received or earned, ... \$16,288 44

Rate and amount of each semi-annual dividend	} 2½ per cent.,	{	7,258 71
for the previous year, ...			7,506 81

Times for the dividends fixed by the by-laws: April 15 and October 15.

Average annual per cent. of dividends for the term ending at the time of, and including, the last extra dividend, $6\frac{22}{100}$ per cent.

The total amount of loans with each specified rate of interest:

\$10,502.11, 6 per cent.; \$46,025, 7 per cent.; \$800, $7\frac{3}{10}$ per cent.;\$37,928.75, $7\frac{1}{2}$ per cent.; \$48,411.50, 8 per cent.

Number of outstanding loans which are of an amount not exceeding three thousand dollars each, ... 96

Aggregate amount of the same, ... 71,968 94

Number of open accounts, ... 999

Number and am't of deposits received for the previous year, . 571 64,152 79

Number and amount of deposits of, and exceeding, three hundred dollars at any one time for the previous year, ... 35 21,473 67

Number and amount of withdrawals, ... 483 51,687 23

Number of accounts opened during the previous year, ... 127

Number of accounts closed during the previous year, ... 104

Amount of the expenses of the corporation during the previous year, ... 543 01

Amount of treasurer's bonds, ... 10 000 00

Date of examination by Commissioner, May 28.

PUBLIC FUNDS.

	Par Value.	Estimated Market Value.	Amount Invested.
City Bonds —			
City of Bath, Me., ...	\$2,000	\$2,000 00	\$2,000 00
of Bangor, Me., ...	8,000	8,000 00	6,960 00
of Springfield, ...	10,000	11,800 00	11,600 00

BANK STOCK.

Neponset Nat'l Bank, Canton, .	\$7,500	\$9,750 00	\$8,100 00
Bristol County Nat'l Bank, Taunton, .	3,800	6,460 00	4,560 00
First Nat'l Bank, Easton, . . .	10,000	12,800 00	10,690 00
Taunton Nat'l Bank, Taunton, . .	700	1,050 00	920 50
City Nat'l Bank, Lynn, ...	10,000	13,800 00	14,512 50
Redemption Nat'l Bank, Boston, .	3,800	4,949 50	4,789 00
Traders' Nat'l Bank, Boston, . .	3,600	3,681 00	3,632 75
Shoe and Leather Nat'l B'k, Boston, .	2,500	3,000 00	3,395 00
Tremont Nat'l Bank, Boston, . . .	2,500	2,762 50	3,137 50
State Nat'l Bank, Boston, ...	2,500	2,700 17	2,693 75
Hide and Leather Nat'l B'k, Boston, .	5,000	5,600 00	5,725 00
City Nat'l Bank, Boston, ...	2,500	2,881 25	2,765 63
Market Nat'l Bank, Boston, . . .	2,500	2,662 50	2,750 00
Atlas Nat'l Bank, Boston, ...	2,500	2,887 50	2,878 13
Eagle Nat'l Bank, Boston, ...	2,000	2,230 00	2,255 00
New England Nat'l Bank, Boston, .	2,500	3,325 00	3,450 00
North Nat'l Bank, Boston, ...	11,300	13,249 25	15,074 63
Revere Nat'l Bank, Boston, ...	7,600	8,324 00	9,686 50
Everett Nat'l Bank, Boston, ...	7,800	7,870 20	10,135 00
Shawmut Nat'l Bank, Boston, . . .	5,000	5,050 25	6,500 00
Atlantic Nat'l Bank, Boston, . . .	2,500	3,375 00	3,750 00
Hamilton Nat'l Bank, Boston, . . .	2,500	2,962 50	3,450 00
Manufacturers' Nat'l Bank, Boston, .	2,500	2,475 00	2,753 13

NORTH END SAVINGS BANK — BOSTON.

Incorporated February 17, 1870. Number of corporators, 33.

THOMAS L. JENKS, *President*.*Treasurer*, GEORGE C. TRUMBULL.

STATEMENT.

LIABILITIES.		ASSETS.	Value on Books.
Deposits, ...	\$645,813 00	Public funds, ...	\$71,994 24
Earnings, undivided, ...	20,722 43	Bank stock, ...	43,781 29
Guarantee fund, ...	1,650 00	Loans on bank books, ...	1,175 00
		Railroad bonds, ...	27,147 50
		Real estate by foreclosure, ...	27,624 15
		Loans on real estate, ...	437,878 62
		Loans on railroad stock, ...	670 93
		Expense account, ...	1,522 05
		Vault and furniture, ...	2,744 40
		Accrued interest, ...	15,099 78
		Cash on hand and in bank, ...	38,547 47
	\$668,185 43		\$668,185 43

Loans on Railroad Stock — amount on each:

On 2 shares Boston and Lowell Railroad, par value, \$1,000, . . . \$670 93

Amount of real estate held by foreclosure, ... \$27,624 15

Assessed value of real estate held by foreclosure, ... 28,750 00

Cash on deposit in Banks:

Metropolitan National Bank, Boston, ... \$17,000 00

Security National Bank, Boston, ... 20,000 00

Whole amount of interest or profits received or earned, . . . \$45,881 38

Rate and amount of each semi-annual dividend	} 2½ per cent., . . .	} 15,630 44
for the previous year, ...		

Times for the dividends fixed by the by-laws: January 1 and July 1.

The total amount of loans, with each specified rate of interest:

\$1,000, 6 per cent.; \$146,825, 7 per cent.; \$15,750, 7 $\frac{3}{10}$ per cent.;

\$20,000, 7½ per cent.; \$256,149.55, 8 per cent.

Number of outstanding loans which are of an amount not exceeding three thousand dollars each, ... 169

Aggregate amount of the same, ... 250,524 55

Number of open accounts, ... 1,853

Number and am't of deposits received for the previous year, 1,523 142,131 05

Number and amount of deposits of, and exceeding, three hundred dollars at any one time for the previous year, . . . 126 79,676 23

Number and amount of withdrawals, ... 1,746 183,571 85

Number of accounts opened during the previous year, . . . 340

Number of accounts closed during the previous year, . . . 357

Amount of the expenses of the corporation during the previous year, ... 7,800 00

Amount of treasurer's bonds, ... 52,000 00

Date of examination by Commissioner, April 9.

PUBLIC FUNDS.

	Par Value.	Estimated Market Value.	Amount Invested.
United States bonds, 1881, ...	\$6,000	\$6,645 00	\$6,750 00
“ “ “ 5-20s, 1867, ...	21,000	22,785 00	23,467 50
City and Town Bonds —			
City of Bath, Me., ...	\$6,000	\$6,180 00	\$5,400 00
“ of Belfast, Me., ...	3,000	3,090 00	2,700 00
“ of Chelsea, ...	10,000	10,800 00	9,812 50
“ of Worcester, ...	5,000	5,450 00	4,825 00
Town of Wakefield, ...	6,000	6,120 00	6,000 00
City of Cambridge, ...	13,000	14,070 00	12,635 00
Town of Hyde Park, Vt., ...	200	160 00	200 00
City of Dover, N.H., ...	100	100 00	102 12
“ of Rockland, Me., ...	100	102 00	102 12

BANK STOCK.

City Nat'l Bank, Boston, ...	\$6,100	\$7,030 25	\$6,759 62
Revere Nat'l Bank, Boston, ...	2,500	2,725 00	3,112 37
Shoe and Leather Nat'l B'k, Boston, ...	2,600	3,081 00	3,782 00
Tremont Nat'l Bank, Boston, ...	1,600	1,768 00	2,100 25
First Nat'l Bank, Chelsea, ...	5,000	5,500 00	5,767 42
Atlas Nat'l Bank, Boston, ...	5,000	5,775 00	5,787 50
Eagle Nat'l Bank, Boston, ...	7,100	7,668 00	8,012 75
Traders' Nat'l Bank, Boston, ...	1,500	1,537 50	1,696 88
North Nat'l Bank, Boston, ...	5,000	5,862 50	6,762 50

RAILROAD BONDS.

Eastern Railroad bonds, 6s, ...	\$1,000	\$505 00	\$980 00
Boston & Albany Railroad bonds, 7s, ...	3,000	3,346 50	3,150 00
Boston & Maine Railroad bonds, 7s, ...	20,000	22,000 00	20,212 50
Cheshire Railroad bonds, 6s, ...	3,000	2,940 00	2,805 00

ORANGE SAVINGS BANK — ORANGE.

Incorporated March 30, 1871. Number of corporators, 15.

A. J. CLARK, *President*.*Treasurer*, J. H. WAITE.

STATEMENT.

LIABILITIES.		ASSETS.	Value on Books.
Deposits, ...	\$152,120 14	Public funds, ...	\$2,775 00
Earnings, undivided, ...	35 07	Bank stock, ...	41,543 87
Guarantee fund, ...	600 00	Loans on bank stock, ...	200 00
Other liabilities, ...	310 03	Real estate, ...	858 55
		Loans on real estate, ...	77,093 00
		Loans to counties, cities, or towns, ...	5,500 00
		Loans on personal security, ...	24,085 83
		Expense account, ...	38 43
		Deposit in banks, ...	970 56
	\$153,065 24		\$153,065 24

Loans on Bank Stock—amount on each:

On 4 shares Orange National Bank, Orange, ... \$200 00

Amount invested in real estate, ... \$858 55

Estimated value of real estate, ... 1,000 00

Cash on deposit on Banks:

Orange National Bank, Orange, ... \$970 56

Whole amount of interest or profits received or earned, ... \$8,749 96

Rate and amount of each semi-annual dividend } $2\frac{1}{2}$ per cent., ... { 3,660 64
for the previous year, ... } $2\frac{1}{2}$ per cent., ... { 3,641 47

Times for the dividends fixed by the by-laws: February and August.

The total amount of loans with each specified rate of interest:

\$5,500, $5\frac{1}{2}$ per cent.; \$101,378.83, $6\frac{1}{2}$ per cent.

Number of outstanding loans which are of an amount not exceeding three thousand dollars each, ... 144

Aggregate amount of the same, ... 101,178 00

Number of open accounts, ... 734

Number and am't of deposits received for the previous year, 416 31,083 62

Number and amount of deposits of, and exceeding, three hundred dollars at any one time for the previous year, ... 24 12,191 54

Number and amount of withdrawals, ... 450 40,397 78

Number of accounts opened during the previous year, ... 121

Number of accounts closed during the previous year, ... 87

Amount of the expenses of the corporation during the previous year, ... 450 00

Amount of treasurer's bonds, ... 10,000 00

Date of examination by Commissioner, July 10.

PUBLIC FUNDS.

	Par Value.	Estimated Market Value.	Amount Invested.
City and Town Bonds—			
City of Lynn, ...	\$1,000	\$1,100 00	\$1,095 00
of Auburn, Me., ...	1,600	1,700 00	1,680 00

BANK STOCK.

Hide and Leather, Nat'l B'k, Boston,	\$500	\$565 00	\$596 25
North America Nat'l Bank, Boston,	1,100	1,210 00	1,309 00
Manufacturers' Nat'l Bank, Boston,	2,000	2,000 00	2,200 00
Atlas Nat'l Bank, Boston, . . .	1,500	1,740 00	1,935 00
Eleventh Ward Nat'l Bank, Boston, (new), ...	1,400	1,400 00	2,000 00
Everett Nat'l Bank, Boston, . . .	400	480 00	529 00
Tremont Nat'l Bank, Boston, . . .	3,000	3,360 00	3,720 00
North Nat'l Bank, Boston, . . .	1,000	1,200 00	1,392 50
Central Nat'l Bank, Boston, . . .	300	300 00	328 50
Boylston Nat'l Bank, Boston, . . .	500	600 00	758 50
Webster Nat'l Bank, Boston, . . .	2,500	2,500 00	2,820 75
Eliot Nat'l Bank, Boston, ...	6,500	7,150 00	8,093 75
First Ward Nat'l Bank, Boston, . .	2,000	2,000 00	2,060 00
First Nat'l Bank, Chelsea, ...	400	400 00	460 00
Third Nat'l Bank, Springfield, . .	1,000	1,700 00	1,750 00
Union Market Nat'l B'k, Watertown,	500	375 00	520 62
Orange Nat'l Bank, Orange, ...	9,600	10,360 00	9,600 00
First Nat'l Bank, Springfield, . . .	1,000	1,400 00	1,470 00

PALMER SAVINGS BANK — PALMER.

Incorporated 1870. Number of corporators, 21.

HORACE P. WAKEFIELD, *President*.*Treasurer*, WILLIAM A. LINCOLN.

STATEMENT.

LIABILITIES.		ASSETS.	Value on Books.
Deposits, ...	\$342,146 71	Public funds, ...	\$34,450 00
Earnings, undivided, ...	5,411 10	Bank stock, ...	29,175 00
Guarantee fund, ...	850 00	Loans on bank stock, ...	5,048 00
		Railroad bonds, ...	9,640 00
		Loans on railroad stock, ...	2,350 00
		Loans on real estate, ...	229,050 97
		Loans on personal security, ...	30,970 00
		Loans to counties, cities, or towns, ...	3,700 00
		Deposits in banks on interest, ...	3,000 00
		Expense account, ...	375 30
		Cash on hand, ...	648 54
	\$348,407 81		\$348,407 81

Loans on Bank Stock — amount on each :

On 6 Savings Bank books, amounting to \$3,925, ...	\$1,648 00
On 5 shares Chapin Banking and Trust Co., Springfield, ...	500 00
On 20 shares Monson National Bank, Monson, ...	2,500 00
On 5 shares John Hancock National Bank, Springfield, ...	400 00

Cash on deposit in Banks :

Redemption National Bank, Boston, ...	\$500 00
Palmer National Bank, Palmer, ...	2,500 00

Whole amount of interest or profits received or earned, ...	\$25,866 08
Rate and amount of each semi-annual dividend } $2\frac{1}{2}$ per cent., ...	8,158 11
for the previous year, ... } $2\frac{1}{2}$ per cent., ...	7,772 74

Times for the dividends fixed by the by-laws: January and July.

The total amount of loans with each specified rate of interest:

\$3,200, 6 per cent.; \$267,918.97, 7 per cent.

Number of outstanding loans which are of an amount not exceeding three thousand dollars each, ...	224
Aggregate amount of the same, ...	200,118 97
Number of open accounts, ...	1,335
Number and am't of deposits received for the previous year, ...	1,066 100,999 00
Number and amount of deposits of, and exceeding, three hundred dollars at any one time for the previous year, ...	82 51,226 93
Number and amount of withdrawals, ...	883 100,219 63
Number of accounts opened during the previous year, ...	327
Number of accounts closed during the previous year, ...	258
Amount of the expenses of the corporation during the previous year, ...	1,607 83
Amount of treasurer's bonds, ...	10,000 00
Date of examination by Commissioner, June 20.	

PUBLIC FUNDS.

	Par Value.	Estimated Market Value.	Amount Invested.
United States bonds, . . .	\$15,000	\$16,125 00	\$15,750 00
City and Town Bonds —			
City of Worcester, . . .	\$6,000	\$6,600 00	\$5,550 00
of Rockland, Me., . . .	2,500	2,625 00	2,250 00
of Bath, Me., . . .	1,000	1,050 00	900 00
Town of Waltham, . . .	5,000	5,075 00	5,000 00
City of Providence, . . .	5,000	5,075 00	5,000 00

BANK STOCK.

Palmer Nat'l Bank, Palmer, . . .	\$5,000	\$5,050 00	\$5,000 00
Monson Nat'l Bank, Monson, . . .	3,300	4,125 00	4,125 00
Suffolk Nat'l Bank, Boston, . . .	2,000	2,440 00	2,500 00
State Nat'l Bank, Boston, . . .	2,500	2,725 00	2,650 00
North America Nat'l Bank, Boston,	1,000	1,100 00	1,150 00
Commerce Nat'l Bank, Boston, . . .	3,000	3,150 00	3,750 00
Agawam Nat'l Bank, Springfield, . . .	2,500	3,000 00	3,750 00
Eliot Nat'l Bank, Boston, . . .	5,000	5,500 00	6,250 00

RAILROAD BONDS.

Eastern Railroad bonds, . . .	\$10,000	\$5,050 00	\$9,640 00
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PEOPLE'S SAVINGS BANK—WORCESTER.

Incorporated May 13, 1864. Number of corporators, 161.

WILLIAM CROSS, *President*.*Treasurer*, C. M. BENT.

STATEMENT.

LIABILITIES.		ASSETS.	Value on Books.
Deposits, . . .	\$3,884,295 06	Public funds, ...	\$268,500 00
Earnings, undi- vided, . . .	46,600 99	Bank stock, ...	818,200 00
Rents, . . .	387 66	Loans on bank stock, ...	27,850 00
Guarantee fund, . . .	19,600 44	Railroad bonds, ...	214,500 00
		Real estate, ...	65,000 00
		Real estate by foreclosure, ...	9,704 32
		Loans on real estate, ...	1,962,665 77
		Loans on personal security, ...	196,812 00
		Loans to counties, cities, or towns, ...	4,000 00
		Deposit in banks on interest, ...	114,794 17
		Expense account, ...	1,926 06
		Premiums, ...	206,664 24
		Profit and loss, ...	55,417 48
		Suspense, ...	1,138 24
		Cash on hand, ...	3,711 87
	\$3,950,884 15		\$3,950,884 15

Loans on Bank Stock—amount on each:

On 35 shares City National Bank, Worcester, ...	\$2,000 00
On 100 shares First National Bank, Worcester, ...	10,000 00
On 159 shares Worcester National Bank, Worcester, ...	15,850 00

Amount invested in real estate, ...	\$65,000 00
Estimated value of real estate, ...	75,000 00
Real estate acquired by foreclosure, ...	9,704 32
Estimated value of the same, ...	10,000 00

Cash on deposit in Banks:

Central National Bank, Worcester, ...	\$114,794 17
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Whole amount of interest or profits received or earned, ...	\$286,325 40
Rate and amount of each semi-annual dividend } $2\frac{1}{2}$ per cent., ...	{ 92,801 05
for the previous year, ... } $2\frac{1}{2}$ per cent., ...	{ 91,521 59
Times for the dividends fixed by the by-laws: February 15 and August 15.	

The total amount of loans with each specified rate of interest:

\$4,000, 5 per cent.; \$1,837,117.77, 6 per cent.; \$349,910, 7 per cent.	
Number of outstanding loans which are of an amount not exceed- ing three thousand dollars each, ...	492
Aggregate amount of the same, ...	710,511 77
Number of open accounts, ...	10,363
Number and am't of deposits received for the previous year, 7,310	618,270 85
Number and amount of deposits of, and exceeding, three hundred dollars at any one time for the previous year, ...	520 389,755 49
Number and amount of withdrawals, ...	7,639 732,275 44

Number of accounts opened during the previous year, ...	1,404
Number of accounts closed during the previous year, ...	1,414
Amount of the expenses of the corporation during the previous year, ...	\$9,205 13
Amount of treasurer's bonds, ...	30,000 00
Date of examination by Commissioner, April 23.	

PUBLIC FUNDS.

	Par Value.	Estimated Market Value.	Amount Invested.
United States bonds, ...	\$142,500	\$168,493 75	\$142,500 00
City and Town Bonds —			
City of Worcester, ...	\$15,000	\$16,875 00	\$15,000 00
of Charlestown, ...	10,000	11,300 00	10,000 00
of Springfield, ...	1,000	1,027 50	1,000 00
of Burlington, Vt., ...	16,000	17,160 00	16,000 00
of Portland, Me., ...	20,000	21,350 00	20,000 00
of Hartford, Conn., ...	6,000	6,480 00	6,000 00
of Bangor, Me., ...	18,000	19,260 00	18,000 00
Town of Holyoke, ...	15,000	16,650 00	15,000 00
City of Lynn, ...	25,000	28,125 00	25,000 00

BANK STOCK.

Shawmut Nat'l Bank, Boston, ...	\$18,800	\$22,607 00	\$18,800 00
Market Nat'l Bank, Boston, ...	18,700	20,009 00	18,700 00
Columbian Nat'l Bank, Boston, ...	7,600	10,678 00	7,600 00
Atlas Nat'l Bank, Boston, ...	20,000	23,050 00	20,000 00
Webster Nat'l Bank, Boston, ...	23,100	23,619 75	23,100 00
Redemption Nat'l Bank, Boston, ...	39,700	51,709 25	39,700 00
Commerce Nat'l Bank, Boston, ...	39,500	41,870 00	39,500 00
North America Nat'l Bank, Boston, ...	21,400	23,219 00	21,400 00
Union Nat'l Bank, Boston, ...	3,100	4,216 00	3,100 00
Maverick Nat'l Bank, Boston, ...	2,400	3,480 00	2,400 00
Merchants' Nat'l Bank, Boston, ...	45,100	60,321 25	45,100 00
Washington Nat'l Bank, Boston, ...	10,800	14,175 00	10,800 00
North Nat'l Bank, Boston, ...	23,600	27,789 00	23,600 00
Tremont Nat'l Bank, Boston, ...	35,200	38,896 00	35,200 00
Globe Nat'l Bank, Boston, ...	31,700	35,028 50	31,700 00
New England Nat'l Bank, Boston, ...	6,400	8,592 00	6,400 00
Eagle Nat'l Bank, Boston, ...	17,800	19,402 00	17,800 00
Mechanics' Nat'l Bank, Boston, ...	1,500	1,950 00	1,500 00
Hamilton Nat'l Bank, Boston, ...	22,600	26,724 50	22,600 00
Blackstone Nat'l Bank, Boston, ...	55,100	59,232 50	55,100 00
Traders' Nat'l Bank, Boston, ...	6,300	6,441 75	6,300 00
City Nat'l Bank, Boston, ...	3,200	3,688 00	3,200 00
Revere Nat'l Bank, Boston, ...	25,500	27,858 75	25,500 00
Continental Nat'l Bank, Boston, ...	8,700	8,874 00	8,700 00
Suffolk Nat'l Bank, Boston, ...	7,960	9,717 00	7,900 00
Hide and Leather Nat'l B'k, Boston, ...	41,600	46,592 00	41,600 00
Republic Nat'l Bank, Boston, ...	18,300	23,881 50	18,300 00

BANK STOCK—Concluded.

	Par Value.	Estimated Market Value.	Amount Invested.
Eliot Nat'l Bank, Boston, . .	\$43,200	\$46,656 00	\$43,200 00
Faneuil Hall Nat'l Bank, Boston, .	9,100	12,125 75	9,100 00
Shoe and Leather Nat'l B'k, Boston,	20,500	24,292 50	20,500 00
First Nat'l Bank, Boston, . .	5,000	9,262 50	5,000 00
Freeman's Nat'l Bank, Boston, .	16,500	17,861 25	16,500 00
Second Nat'l Bank, Boston, . .	8,100	11,360 25	8,100 00
Third Nat'l Bank, Boston, . .	11,000	12,223 75	11,000 00
State Nat'l Bank, Boston, . .	25,700	27,948 75	25,700 00
Central Nat'l Bank, Worcester, .	15,400	21,560 00	15,400 00
City Nat'l Bank, Worcester, . .	24,500	30,625 00	24,500 00
Citizens' Nat'l Bank, Worcester, .	4,400	5,368 00	4,400 00
Mechanics' Nat'l Bank, Worcester, .	13,500	16,875 00	13,500 00
Quinsigamond Nat'l B'k, Worcester,	13,300	16,359 00	13,300 00
Worcester Nat'l Bank, Worcester, .	52,400	68,120 00	52,400 00

RAILROAD BONDS.

Eastern Railroad bonds, ...	\$22,500	\$11,362 50	\$22,500 00
Worcester and Nashua R.R. bonds,	12,000	12,000 00	12,000 00
Boston and Maine Railroad bonds, .	50,000	55,750 00	50,000 00
Boston and Albany Railroad bonds, .	80,000	85,600 00	80,000 00
Old Colony Railroad bonds, . . .	50,000	55,500 00	50,000 00

PLYMOUTH FIVE CENTS SAVINGS BANK—PLYMOUTH.

Incorporated April 6, 1855. Number of corporators, 66.

WILLIAM R. DREW, *President.*

Treasurer, DAN'L J. ROBBINS.

STATEMENT.

LIABILITIES.		ASSETS.	Value on Books.
Deposits, ...	\$529,913 79	Public funds, ...	\$139,000 00
Earnings, undivided, ...	13,592 18	Bank stock, ...	27,500 00
Guarantee fund, ...	1,334 70	Loans on bank stock, ...	5,294 00
		Railroad bonds, ...	35,000 00
		Real estate, ...	2,900 00
		Real estate by foreclosure, ...	10,046 19
		Loans on real estate, ...	288,111 80
		Loans on personal security, ...	31,175 00
		Expense account, ...	890 44
		Cash on hand, ...	4,923 24
	\$544,840 67		\$544,840 67

Loans on Bank Stock—amount on each:		
On 58 shares Plymouth National Bank, Plymouth, ...		\$4,794 00
On 5 shares Old Colony Bank, Plymouth, ...		500 00
Amount invested in real estate, ...		\$2,900 00
Estimated value of real estate, ...		3,000 00
Amount of real estate held by foreclosure, ...		10,046 19
Estimated value of real estate held by foreclosure, ...		9,500 00

Cash on deposit in Banks:		
Commonwealth National Bank, Boston, ...		\$1,234 13
Old Colony National Bank, Plymouth, ...		1,631 04
Plymouth National Bank, Plymouth, ...		1,800 00

Whole amount of interest or profits received or earned, ...		\$34,226 10
Rate and amount of each semi-annual dividend } 2½ per cent., ...		12,946 71
for the previous year, ... } 2½ per cent., ...		13,025 03

Times for the dividends fixed by the by-laws: second Tuesday of January and July.

The total amount of loans with each specified rate of interest:		
\$36,725, 6 per cent.; \$74,975, 6½ per cent.; \$119,771, 7 per cent.;		
\$30,492.80, 7 ³ / ₁₀ per cent.; \$61,357, 7½ per cent.; \$1,260, 8 per cent.		
Number of outstanding loans which are of an amount not exceeding three thousand dollars each, ...	340	
Aggregate amount of the same, ...		187,750 80
Number of open accounts, ...	2,379	
Number and am't of deposits received for the previous year, ...	783	51,338 32
Number and amount of deposits of, and exceeding, three hundred dollars at any one time for the previous year, ...	51	29,376 01

Number and amount of withdrawals, ...	\$804	\$75,426 79
Number of accounts opened during the previous year, ...	150	
Number of accounts closed during the previous year, ...	217	
Amount of the expenses of the corporation during the previous year, ...		2,114 06
Amount of treasurer's bonds, ...		10,000 00
Date of examination by Commissioner, August 8.		

PUBLIC FUNDS.

	Par Value.	Estimated Market Value.	Amount Invested.
United States bonds, 5 per cent., ...	\$10,000	\$10,650 00	\$10,000 00
“ “ “ 4½ “	10,000	10,525 00	10,000 00
State Bonds —			
State of Maine bonds, ...	\$14,000	\$15,400 00	\$14,000 00
of New Hampshire bonds, ...	2,000	2,100 00	2,000 00
City and Town Bonds —			
City of Lynn, ...	\$1,000	\$1,050 00	\$1,000 00
of Portland, Me., ...	11,000	11,330 00	11,000 00
of Bath, Me., ...	3,000	3,090 00	3,000 00
of Cambridge, ...	9,000	9,550 00	9,000 00
Town of Northampton, ...	10,000	10,600 00	10,000 00
City of New London, Conn., ...	12,000	13,680 00	12,000 00
of Fall River, ...	5,000	5,100 00	5,000 00
Town of Plymouth, ...	13,000	14,730 00	13,000 00
City of New Bedford, ...	10,000	11,600 00	10,000 00
of Somerville, ...	5,000	5,350 00	5,000 00
of Manchester, N.H., ...	1,000	1,050 00	1,000 00
Town of Natick, ...	1,000	1,080 00	1,000 00
City of Springfield, ...	5,000	5,500 00	5,000 00
of Bangor, Me., ...	13,000	13,660 00	13,000 00
of Belfast, Me., ...	2,000	2,060 00	2,000 00
of Lewiston, Me., ...	2,000	2,080 00	2,000 00

BANK STOCK.

Commonwealth Nat'l Bank, Boston, ...	\$5,000	\$5,300 00	\$5,000 00
Metropolitan Nat'l Bank, Boston, ...	2,500	2,300 00	2,500 00
Atlas Nat'l Bank, Boston, ...	2,500	2,875 00	2,500 00
Webster Nat'l Bank, Boston, ...	2,500	2,550 00	2,500 00
Old Colony Nat'l Bank, Plymouth, ...	2,500	3,125 00	2,500 00
First Ward Nat'l Bank, Boston, ...	2,400	2,040 00	2,400 00
Revere Nat'l Bank, Boston, ...	2,000	2,180 00	2,000 00
Nat'l Bank of the Republic, Boston, ...	1,500	1,950 00	1,500 00
Plymouth Nat'l Bank, Plymouth, ...	1,500	1,650 00	1,500 00
Merchants' Nat'l Bank, Boston, ...	1,000	1,330 00	1,000 00
City Nat'l Bank, Boston, ...	1,000	1,150 00	1,000 00
Commerce Nat'l Bank, Boston, ...	1,000	1,060 00	1,000 00
Third Nat'l Bank, Springfield, ...	1,000	1,600 00	1,000 00
North Nat'l Bank, Boston, ...	600	708 00	600 00
Shoe and Leather Nat'l B'k, Boston, ...	500	590 00	500 00

RAILROAD BONDS.

	Par Value.	Estimated Market Value.	Amount Invested.
Old Colony and Newport R.R. bonds,	\$5,000	\$5,125 00	\$5,000 00
Cheshire Railroad bonds, . . .	7,000	6,870 00	7,000 00
Cape Cod Railroad bonds, . . .	2,000	2,120 00	2,000 00
Eastern Railroad bonds . . .	20,000	10,050 00	20,000 00
Boston and Maine Railroad bonds, .	1,000	1,100 00	1,000 00

PLYMOUTH SAVINGS BANK—PLYMOUTH.

Incorporated 1828. Number of corporators, 50.

JACOB H. LOUD, *President*.*Treasurer*, JOHN J. RUSSELL.

STATEMENT.

LIABILITIES.		ASSETS.	Value on Books.
Deposits, . . .	\$2,162,677 46	Public funds, . . .	\$396,721 25
Earnings, undi- vided, . . .	108,338 48	Loans on public funds, . . .	5,765 00
Suspense, . . .	357 47	Bank stock, . . .	453,275 00
Guarantee fund,	10,000 00	Loans on bank stock, . . .	12,725 00
		Railroad bonds, . . .	130,355 00
		Real estate, . . .	7,000 00
		Real estate by foreclosure, . .	22,766 60
		Loans on real estate, . . .	695,865 00
		Loans on personal security, . .	254,802 32
		Loans on railroad stock, . . .	16,325 00
		Loans to counties, cities, or towns, . . .	203,000 00
		Cash on hand, . . .	82,773 24
	\$2,281,373 41		\$2,281,373 41

Loans on Public Funds—amount on each:

On United States bonds, par value, \$6,500, ... \$5,765 00

Loans on Bank Stock—amount on each:

On 41 shares Old Colony National Bank, Plymouth, ... \$3,800 00

On 12 shares Old Colony and Plymouth National Banks, Plymouth, ... 1,200 00

On 95 shares Plymouth National Bank, Plymouth, ... 6,725 00

On 10 shares Commonwealth National Bank, Boston, ... 1,000 00

Amount invested in real estate, ... \$7,000 00

Estimated value of real estate, ... 7,000 00

Amount of real estate held by foreclosure, ... 22,766 60

Estimated value of real estate held by foreclosure, ... 19,000 00

Cash on deposit in Banks:

Old Colony National Bank, Plymouth, ... \$13,641 48

Plymouth National Bank, Plymouth, ... 13,093 09

New England Trust Co., Boston, ... 57,130 68

Whole amount of interest or profits received or earned,	.	.	\$148,501 45
Rate and amount of each semi-annual dividend	} 2½ per cent.,	.	{ 54,293 87
for the previous year,		.	
		.	54,241 95
Times for the dividends fixed by the by-laws: January and July.			
The total amount of loans with each specified rate of interest:			
\$115,000, 5 per cent.; \$70,000, 5½ per cent.; \$349,090, 6 per cent.;			
\$31,140, 6½ per cent.; \$556,052.32, 7 per cent.; \$6,300, 7⅓ per			
cent.; \$49,000, 7½ per cent.; \$11,900, 8 per cent.			
Number of outstanding loans which are of an amount not exceed-			
ing three thousand dollars each,	.	.	260
Aggregate amount of the same,	.	.	276,282 32
Number of open accounts,	.	.	6,634
Number and am't of deposits received for the previous year,	1,777		154,258 99
Number and amount of deposits of, and exceeding, three hundred			
dollars at any one time for the previous year,	.	.	148 71,667 17
Number and amount of withdrawals,	.	.	3,372 307,482 06
Number of accounts opened during the previous year,	.	.	350
Number of accounts closed during the previous year,	.	.	528
Amount of the expenses of the corporation during the previous			
year, about	.	.	5,500 00
Amount of treasurer's bonds,	.	.	20,000 00
Date of examination by Commissioner, August 8.			

PUBLIC FUNDS.

	Par Value.	Estimated Market Value.	Amount Invested.
United States bonds, 6s, 1881,	\$70,000	\$77,000 00	\$70,000 00
State Bonds—			
State of Maine,	\$18,000	\$20,160 00	\$17,705 00
of Rhode Island,	12,000	13,260 00	12,000 00
City and Town Bonds—			
City of Salem,	\$10,000	\$11,000 00	\$10,000 00
of Cambridge,	7,000	7,700 00	7,000 00
of Hartford, Conn.,	5,000	5,500 00	4,662 50
of Portland, Me.,	12,000	12,900 00	11,100 00
of Meriden, Conn.,	25,000	28,000 00	26,250 00
of Newburyport,	5,000	5,425 00	5,000 00
of New London, Conn.,	50,000	56,000 00	50,000 00
of Holyoke,	50,000	54,250 00	46,750 00
of Fall River,	60,000	62,400 00	57,845 00
of Lawrence,	30,000	33,000 00	28,425 00
of New Bedford,	10,000	11,700 00	10,000 00
of Lynn,	13,000	14,300 00	12,983 75
of Bangor, Me.,	6,000	6,120 00	6,000 00
Town of Plymouth,	11,000	11,770 00	11,000 00
of Franklin,	10,000	10,700 00	10,000 00

BANK STOCK.

	Par Value.	Estimated Market Value.	Amount Invested.
State Nat'l Bank, Boston, . .	\$13,000	\$14,105 00	\$13,000 00
Merchants' Nat'l Bank, Boston, .	22,500	29,725 00	21,375 00
Plymouth Nat'l Bank, Plymouth, .	21,800	25,070 00	21,800 00
Old Colony Nat'l Bank, Plymouth, .	26,200	32,750 00	25,200 00
Bristol Co. Nat'l Bank, Taunton, .	17,100	27,360 00	17,100 00
Hingham Nat'l Bank, Hingham, .	4,200	4,200 00	4,200 00
Market Nat'l Bank, Boston, . .	12,800	13,568 00	10,240 00
Traders' Nat'l Bank, Boston, . .	8,000	8,320 00	6,800 00
City Nat'l Bank, Boston, . . .	8,400	9,702 00	8,400 00
Suffolk Nat'l Bank, Boston, . .	6,200	7,564 00	6,200 00
North Nat'l Bank, Boston, . . .	900	1,044 00	900 00
Massachusetts Nat'l Bank, Boston, .	8,500	10,285 00	9,292 50
Second Nat'l Bank, Boston, . . .	27,000	37,800 00	27,000 00
Tremont Nat'l Bank, Boston, . . .	19,500	21,450 00	19,500 00
Atlantic Nat'l Bank, Boston, . . .	4,100	5,453 00	3,690 00
Eagle Nat'l Bank, Boston, . . .	8,000	8,640 00	8,000 00
Old Boston Nat'l Bank, Boston, . .	5,450	6,758 00	5,450 00
New England Nat'l Bank, Boston, .	8,600	11,610 00	8,600 00
Boylston Nat'l Bank, Boston, . . .	7,000	8,190 00	7,000 00
Exchange Nat'l Bank, Boston, . .	10,600	16,960 00	12,190 00
Abington Nat'l Bank, Abington, . .	1,500	1,875 00	1,500 00
Commerce Nat'l Bank, Boston, . .	14,400	15,192 00	14,400 00
No. America Nat'l Bank, Boston, . .	12,000	12,960 00	12,000 00
Road Nat'l Bank, Lowell, ...	11,000	12,265 00	11,000 00
Globe Nat'l Bank, Boston, ...	2,900	3,190 00	2,900 00
Freeman's Nat'l Bank, Boston, . . .	2,800	3,024 00	2,800 00
Shawmut Nat'l Bank, Boston, . . .	9,300	10,974 00	8,950 00
Union Nat'l Bank, Boston, ...	10,000	15,600 00	10,000 00
Atlas Nat'l Bank, Boston, ...	23,400	26,910 00	23,400 00
Hamilton Nat'l Bank, Boston, . . .	5,300	6,254 00	5,300 00
Boston Nat'l Bank, Boston, ...	13,900	15,848 00	13,567 50
Webster Nat'l Bank, Boston, ...	11,200	11,424 00	11,200 00
Blackstone Nat'l Bank, Boston, . .	6,400	6,880 00	5,920 00
Columbian Nat'l Bank, Boston, . . .	4,200	5,712 00	4,200 00
Howard Nat'l Bank, Boston, ...	5,400	6,048 00	5,400 00
Revere Nat'l Bank, Boston, ...	16,000	17,440 00	16,000 00
Republic Nat'l Bank, Boston, . . .	18,800	24,440 00	18,800 00
Commonwealth Nat'l Bank, Boston, .	10,000	10,700 00	10,000 00
Third Nat'l Bank, Springfield, . . .	10,000	16,000 00	10,000 00
Manufacturers' Nat'l Bank, Boston, .	10,000	9,950 00	10,000 00
First Ward Nat'l Bank, Boston, . .	10,000	8,000 00	10,000 00
Home Nat'l Bank, Brockton, ...	10,000	10,400 00	10,000 00

RAILROAD BONDS.

Old Colony Railroad bonds, . . .	\$20,000	\$20,500 00	\$21,075 00
Cheshire Railroad bonds, ...	16,000	15,600 00	14,280 00
Lowell Railroad bonds, ...	30,000	32,250 00	30,000 00
Boston and Maine Railroad bonds, .	10,000	11,050 00	10,000 00
Boston and Albany Railroad bonds, .	50,000	57,750 00	50,000 00
Eastern Railroad bonds, ...	10,500	5,302 50	5,000 00

PROVIDENT INSTITUTION FOR SAVINGS IN THE TOWN OF BOSTON
— BOSTON.

Incorporated December 13, 1816. Number of corporators, 132.

JAMES S. AMORY, *President*.

Treasurer, CHARLES J. MORRILL.

STATEMENT.

LIABILITIES.		ASSETS.	Value on Books.
Deposits, . . .	\$19,161,483 86	Public funds, ...	\$1,800,000 00
Earnings, undi- vided, . . .	24,623 50	Loans on public funds, . . .	486,000 00
Suspense, . . .	9,978 09	Bank stock, ...	1,105,000 00
		Loans on bank stock, ...	24,500 00
		Railroad bonds, ...	584,000 00
		Real estate, ...	80,000 00
		Real estate by foreclosure, . .	21,555 46
		Loans on real estate, ...	7,228,302 00
		Loans on personal security, . .	5,666,060 83
		Loans to counties, cities, or towns, ...	831,800 00
		Loans to banks on interest, . .	1,016,544 71
		Loans on city bonds, ...	321,000 00
		Expense account, ...	14,224 26
		Taxes paid on real estate, . .	1,986 16
		Cash on hand, ...	15,112 03
	\$19,196,085 45		\$19,196,085 45

Loans on Public Funds — amount on each:

On United States bonds, par value, \$411,000, ...	\$411,000 00
On District of Columbia bonds,* \$100,000, ...	70,000 00
On Massachusetts bonds, 5 per cent. gold, \$5,000, ...	5,000 00
On bonds of city of Boston, par value, \$217,000, and on bonds of city of Cambridge, par value, \$104,000, ...	321,000 00

Loans on Bank Stock — amount on each:

On 100 shares Tremont National Bank, Boston, ...	\$9,000 00
On 125 shares Continental National Bank, Boston, ...	11,500 00
On 30 shares Merchants' National Bank, 10 shares Bank of Com- merce, New Bedford, ...	4,000 00

Amount invested in real estate, ...	\$80,000 00
Assessed value of real estate, ...	180,700 00
Amount of real estate acquired by foreclosure, ...	21,555 46
Assessed value of real estate held by foreclosure, ...	22,900 00

Cash on deposit in Banks:

Merchants National Bank Boston, ...	\$374,794 30
Atlas National Bank, Boston, ...	280,016 27
Commerce National Bank, Boston, ...	50,134 53
Suffolk National Bank, Boston, ...	57,360 39
Webster National Bank, Boston, ...	23,256 48
Third National Bank, Boston, ...	137,345 84
First National Bank, Boston, ...	93,636 90

*The attention of the Treasurer has been called to the opinion of the Attorney-General relating to investments in these bonds.

Whole amount of interest or profits received or earned, ...	\$959,440 00
Rate and amount of each semi-annual dividend } $2\frac{1}{2}$ per cent., ...	{ 412,517 13
for the previous year, ... } $2\frac{1}{2}$ per cent., ...	{ 439,457 49
Times for the dividends fixed by the by-laws: January and July.	
Average annual per cent. of dividends for the term ending at the time of, and including, the last extra dividend: 6 per cent.	
The total amount of loans with each specified rate of interest:	
\$1,075,000, 4 per cent.; \$655,000, $4\frac{1}{2}$ per cent.; \$4,602,950, 5 per cent.; \$1,152,000 $5\frac{1}{2}$ per cent.; \$186,000, $5\frac{3}{4}$ per cent.; \$2,163,324, 6 per cent.; \$190,000, $6\frac{1}{2}$ per cent.; \$4,380,842, 7 per cent.; \$115,746.83, $7\frac{3}{10}$ per cent.; \$50,000, 8 per cent.	
Number of outstanding loans which are of an amount not exceeding three thousand dollars each, ...	
Aggregate amount of the same, ...	
Number of open accounts, ...	
Number and am't of deposits received for the previous year, 33,137 4,818,303 72	
Number and amount of deposits of, and exceeding, three hundred dollars at any one time for the previous year, ...	
Number and amount of withdrawals, ...	
Number of accounts opened during the previous year, ...	
Number of accounts closed during the previous year, ...	
Amount of the expenses of the corporation during the previous year, ...	
Amount of treasurer's bonds, ...	
Date of examination by Commissioner, December 27.	

PUBLIC FUNDS.

	Par Value.	Estimated Market Value.	Amount Invested.
United States bonds, 5 per ct., 1881, ...	\$800,000	\$852,000 00	\$800,000 00
“ “ “ $4\frac{1}{2}$ “	1,000,000	1,052,500 00	1,000,000 00

BANK STOCK.

Atlantic Nat'l Bank, Boston, ...	\$21,500	\$28,595 00	\$21,500 00
Atlas Nat'l Bank, Boston, ...	67,500	77,962 50	67,500 00
Old Boston Nat'l Bank, Boston, ...	35,000	43,400 00	35,000 00
Columbian Nat'l Bank, Boston, ...	42,800	60,134 00	42,800 00
Continental Nat'l Bank, Boston, ...	66,800	68,136 00	66,800 00
City Nat'l Bank, Boston, ...	31,500	36,225 00	31,500 00
Eagle Nat'l Bank, Boston, ...	45,000	48,600 00	45,000 00
Globe Nat'l Bank, Boston, ...	31,500	34,650 00	31,500 00
Hamilton Nat'l Bank, Boston, ...	33,700	39,766 00	33,700 00
Hide and Leather Nat'l B'k, Boston, ...	22,500	24,975 00	22,500 00
Massachusetts Nat'l Bank, Boston, ...	22,500	24,750 00	22,500 00
Merchants' Nat'l Bank, Boston, ...	75,000	99,750 00	75,000 00
Market Nat'l Bank, Boston, ...	52,000	55,120 00	52,000 00
New England Nat'l Bank, Boston, ...	23,900	32,026 00	23,900 00
North Nat'l Bank, Boston, ...	36,000	42,120 00	36,000 00

BANK STOCK — Concluded.

	Par Value.	Estimated Market Value.	Amount Invested.
Revere Nat'l Bank, Boston, . .	\$40,000	\$43,600 00	\$40,000 00
Second Nat'l Bank, Boston, . .	64,000	89,600 00	64,000 00
State Nat'l Bank, Boston, . .	43,900	47,412 00	43,900 00
Suffolk Nat'l Bank, Boston, . .	45,000	54,450 00	45,000 00
Shoe and Leather Nat'l B'k, Boston,	50,000	59,000 00	50,000 00
Tremont Nat'l Bank, Boston, . .	90,000	99,000 00	90,000 00
Union Nat'l Bank, Boston, . .	31,200	42,432 00	31,200 00
Webster Nat'l Bank, Boston, . .	100,000	102,000 00	100,000 00
Washington Nat'l Bank, Boston, .	33,700	44,147 00	33,700 00

RAILROAD BONDS.

Old Colony and Newport R.R. bonds,	\$250,000	\$255,000 00	\$250,000 00
Eastern Railroad certificates of in-			
debtedness, ...	265,000	132,500 00	234,000 00
Boston and Albany Railroad 6s, '95,	100,000	105,000 00	100,000 00

PROVIDENT INSTITUTION FOR SAVINGS IN THE TOWNS OF SALISBURY AND AMESBURY—SALISBURY.

Incorporated 1828. Number of corporators, 16.

STEPHEN WOODMAN, *President*.

Treasurer, ALFRED C. WEBSTER.

STATEMENT.

LIABILITIES.		ASSETS.	Value on Books.
Deposits, . . .	\$1,319,793 23	Public funds, ...	\$571,500 00
Earnings, undi- vided, . . .	43,366 68	Loans on public funds, . .	1,000 00
Guarantee fund,	6,626 94	Bank stock, ...	146,825 00
		Railroad bonds, ...	62,000 00
		Loans on railroad bonds, . .	4,000 00
		Real estate, ...	2,500 00
		Real estate by foreclosure, . .	2,783 00
		Loans on real estate, . .	271,750 00
		Loans on personal security, . .	179,800 00
		Loans to counties, cities, or towns, ...	87,000 00
		Deposit in banks on interest, . .	38,215 38
		Expense account, ...	1,250 47
		Cash on hand, ...	1,163 00
	\$1,369,786 85		\$1,369,786 85

Loans on Public Funds—amount on each:

On 1 United States and 1 State of Maine bond, par value, \$500 each, \$1,000 00

Amount invested in real estate, ... \$2,500 00

Estimated value of real estate, ... 5,000 00

Amount of real estate held by foreclosure, ... 2,783 00

Estimated value of real estate held by foreclosure, ... 3,000 00

Cash on deposit in Banks:

Powow River National Bank, Salisbury, ... \$38,215 38

Whole amount of interest or profits received or earned, . . . \$81,027 26

Rate and amount of each semi-annual dividend } $2\frac{1}{2}$ per cent., . { 32,434 17

for the previous year, ... } $2\frac{1}{2}$ per cent., . { 32,586 49

Times for the dividends fixed by the by-laws: third Wednesday of April and October.

Average annual per cent. of dividends for the term ending at the time of, and including, the last extra dividend: $6\frac{3}{10}$ per cent.

The total amount of loans with each specified rate of interest:

\$27,000, $5\frac{3}{4}$ per cent.; \$122,000, 6 per cent.; \$36,800, $6\frac{1}{2}$ per cent.;

\$294,350, 7 per cent.; \$11,000, $7\frac{3}{10}$ per cent.; \$44,900, $7\frac{1}{2}$ per

cent.; \$7,500, 8 per cent.

Number of outstanding loans which are of an amount not exceeding three thousand dollars each, ... 318

Aggregate amount of the same, ... 363,050 00

Number of open accounts, ... 3,986

Number and am't of deposits received for the previous year, 1,326 132,062 00

Number and amount of deposits of, and exceeding, three hundred dollars at any one time for the previous year, ...	107	\$64,159 00
Number and amount of withdrawals, ...	2,302	180,338 18
Number of accounts opened during the previous year, ...	315	
Number of accounts closed during the previous year, ...	336	
Amount of the expenses of the corporation during the previous year, ...		2,200 00
Amount of treasurer's bonds, ...		20,000 00
Date of examination by Commissioner, September 9.		

PUBLIC FUNDS.

	Par Value.	Estimated Market Value.	Amount Invested.
United States bonds, 6s, 1881, reg'd,	\$25,000	\$27,500 00	\$25,000 00
“ “ “ 5-20s, '67, reg'd,	60,000	64,800 00	60,000 00
“ . “ “ currency, 6s, '97,	20,000	24,000 00	20,000 00
State Bonds —			
State of New Hampshire 6s, ...	\$10,000	\$10,600 00	\$10,000 00
of Rhode Island 6s, ...	10,000	11,000 00	10,000 00
of Maine 6s, ...	21,000	23,000 00	21,000 00
City and Town Bonds —			
City of Springfield 6s, ...	\$10,000	\$11,000 00	\$10,000 00
of Boston gold 5s, ...	5,000	5,150 00	5,000 00
of Lawrence 6s, ...	5,000	5,450 00	5,000 00
of Fall River 6s, ...	20,000	21,600 00	20,000 00
of Somerville 6½s, ...	40,000	43,200 00	40,000 00
of Chelsea 6s, ...	65,000	70,300 00	65,000 00
of Cambridge 6s, ...	25,000	27,250 00	25,000 00
of Charlestown 6s, ...	30,000	32,700 00	30,000 00
of Portsmouth, N.H., 6s, ...	5,000	5,250 00	5,000 00
of Manchester, N.H., 6s, ...	15,000	16,350 00	15,000 00
of Augusta, Me., 6s, ...	10,000	10,450 00	10,000 00
of Lewiston, Me., 6s, ...	10,000	10,350 00	10,000 00
of Bangor, Me., 6s, ...	45,000	48,150 00	45,000 00
of Portland, Me., 6s, ...	40,000	41,200 00	40,000 00
of Belfast, Me., 6s, ...	15,000	15,450 00	15,000 00
of Rockland, Me., 6s, ...	20,000	20,700 00	20,000 00
of Bath, Me., 6s, ...	20,000	20,700 00	20,000 00
of Dover, N.H., 6s, ...	5,000	5,250 00	5,000 00
Town of Hyde Park 6s, ...	10,000	10,800 00	10,000 00
of Holyoke 6s, ...	5,000	5,250 00	5,000 00
of Amesbury 5s, ...	10,500	10,500 00	10,500 00
of Wiscasset, Me., 6s, ...	15,000	15,450 00	15,000 00

BANK STOCK.

Union Nat'l Bank, Boston, ...	\$2,500	\$3,400 00	\$2,500 00
Blackstone Nat'l Bank, Boston, ...	8,000	8,480 00	8,000 00
Faneuil Hall Nat'l Bank, Boston, ...	2,600	3,458 00	2,600 00
Old Boston Nat'l Bank, Boston, ...	2,150	2,666 00	2,150 00

BANK STOCK — Concluded.

	Par Value.	Estimated Market Value.	Amount Invested.
Commerce Nat'l Bank, Boston, .	\$4,000	\$4,240 00	\$4,000 00
Merchants' Nat'l Bank, Boston, .	3,500	4,655 00	3,500 00
Suffolk Nat'l Bank, Boston, . .	5,700	6,840 00	5,700 00
Eagle Nat'l Bank, Boston, . .	3,500	3,780 00	3,500 00
Howard Nat'l Bank, Boston, . .	4,000	4,480 00	4,000 00
Hide and Leather Nat'l B'k, Boston,	7,500	8,325 00	7,500 00
Redemption Nat'l Bank, Boston, .	5,000	6,500 00	5,000 00
Globe Nat'l Bank, Boston, . .	2,500	2,750 00	2,500 00
Atlas Nat'l Bank, Boston, . .	7,500	8,625 00	7,500 00
Exchange Nat'l Bank, Boston, .	5,000	8,250 00	5,000 00
Revere Nat'l Bank, Boston, . .	10,000	10,850 00	10,000 00
Columbian Nat'l Bank, Boston, .	3,500	4,900 00	3,500 00
Commonwealth Nat'l Bank, Boston,	5,000	5,250 00	5,000 00
Tremont Nat'l Bank, Boston, . .	4,900	5,292 00	4,900 00
State Nat'l Bank, Boston, . .	3,500	3,780 00	3,500 00
Second Nat'l Bank, Boston, . .	1,800	2,520 00	1,800 00
Shawmut Nat'l Bank, Boston, . .	4,900	5,782 00	4,900 00
First Ward Nat'l Bank, Boston, .	5,000	4,000 00	5,000 00
Atlantic Nat'l Bank, Boston, . .	2,200	2,926 00	2,200 00
New England Nat'l Bank, Boston, .	1,500	2,010 00	1,500 00
Republic Nat'l Bank, Boston, . .	3,000	3,900 00	3,000 00
Traders' Nat'l Bank, Boston, . .	1,800	1,836 00	1,800 00
City Nat'l Bank, Boston, . .	1,000	1,150 00	1,000 00
Shoe and Leather Nat'l B'k, Boston,	2,500	2,950 00	2,500 00
Webster Nat'l Bank, Boston, . .	4,000	4,080 00	4,000 00
Maverick Nat'l Bank, Boston, . .	2,000	3,000 00	2,000 00
Eliot Nat'l Bank, Boston, . .	4,200	4,536 00	4,200 00
First Nat'l Bank, Boston, . .	1,500	2,775 00	1,500 00
Boylston Nat'l Bank, Boston, . .	3,500	4,165 00	3,500 00
Powow River Nat'l B'k, Salisbury, .	5,000	7,500 00	5,000 00
Railroad Nat'l Bank, Lowell, . .	4,200	4,800 00	4,200 00
Bay State Nat'l Bank, Lawrence, .	3,375	4,500 00	3,375 00
Georgetown Nat'l B'k, Georgetown,	5,000	5,000 00	5,000 00

RAILROAD BONDS.

Eastern Railroad bonds, 3½s, . .	\$42,000	\$21,000 00	\$42,000 00
Boston and Albany R.R. bonds, 7s, .	10,000	11,500 00	10,000 00
Boston and Maine R.R. bonds, 7s, .	5,000	5,500 00	5,000 00
West Amesbury Br'h R.R. bonds, 7s,	5,000	5,500 00	5,000 00

QUINCY SAVINGS BANK—QUINCY.

Incorporated March, 1845. Number of corporators; 45.

EDWARD TURNER, *President*.*Treasurer*, GEORGE L. GILL.

STATEMENT.

LIABILITIES.		ASSETS.	Value on Books.
Deposits, . . .	\$1,298,784 22	Public funds, ...	\$162,062 50
Earnings, undi- vided, . . .	14,499 63	Loans on public funds, . . .	3,000 00
Guarantee fund, . . .	5,000 00	Bank stock, ...	94,767 74
		Loans on bank stock, . . .	2,900 00
		Real estate by foreclosure, . .	49,100 00
		Loans on real estate, . . .	772,708 84
		Loans on personal security, . .	104,091 53
		Deposit in bank on interest, . .	81,142 02
		Expense account, ...	216 92
		Taxes, &c., ...	8,060 36
		Interest accrued, ...	37,542 60
		Cash on hand, ...	2,691 34
	\$1,318,283 85		\$1,318,283 85

Loans on Public Funds—amount on each:

On United States bonds, par value, \$3,000, ... \$3,000 00

Loans on Bank Stock—amount on each:

On 37 shares Mount Wollaston National Bank, Quincy, . . . \$2,900 00

Cash on deposit in Banks:

National Granite Bank, Quincy, ... \$24,423 27

National Manufacturers' Bank, Boston, ... 56,718 75

Whole amount of interest or profits received or earned, . . . \$79,030 35

Rate and amount of each semi-annual dividend } $2\frac{1}{2}$ per cent., . { 31,055 43for the previous year, ... } $2\frac{1}{2}$ per cent., . { 31,384 21Times for the dividends fixed by the by-laws: first Tuesday of April
and October.Average annual per cent. of dividends for the term ending at the
time of, and including, the last extra dividend: $7\frac{1}{2}$ per cent.

The total amount of loans with each specified rate of interest:

\$136,200, 6 per cent.; \$26,000, $6\frac{1}{2}$ per cent.; \$431,059.37, 7 per cent.;\$98,350, $7\frac{3}{10}$ per cent.; \$108,991, $7\frac{1}{2}$ per cent.; \$82,100, 8 per cent.Number of outstanding loans which are of an amount not exceed-
ing three thousand dollars each, ... 278

Aggregate amount of the same, ... 358,695 03

Number of open accounts, ... 3,575

Number and am't of deposits received for the previous year, 2,057 170,846 57

Number and amount of deposits of, and exceeding, three hundred
dollars at any one time for the previous year, . . . 141 73,798 69

Number and amount of withdrawals, ... 2,386 222,173 38

Number of accounts opened during the previous year, . . . 399

Number of accounts closed during the previous year, . . .	350
Amount of the expenses of the corporation during the previous year, ...	\$3,025 00
Amount of treasurer's bonds, ...	30,000 00
Date of examination by Commissioner, May 23.	

PUBLIC FUNDS.

	Par Value.	Estimated Market Value.	Amount Invested.
United States bonds, ...	\$140,000	\$154,000 00	\$157,062 50
City Bonds —			
City of Lawrence bonds, ...	\$5,000	\$5,400 00	\$5,000 00

BANK STOCK.

Washington Nat'l Bank, Boston, .	\$800	\$1,096 00	\$844 00
Hide and Leather Nat'l B'k, Boston,	1,500	1,680 00	1,500 00
Eliot Nat'l Bank, Boston, . .	1,700	1,826 00	1,706 20
Exchange Nat'l Bank, Boston, . .	2,000	3,300 00	2,475 33
Webster Nat'l Bank, Boston, . .	2,000	2,040 00	2,000 00
Boston Nat'l Bank, Boston, . .	3,300	3,762 00	3,338 08
Atlas Nat'l Bank, Boston, . . .	3,700	4,235 00	3,806 25
Merchants' Nat'l Bank, Boston, .	2,500	3,325 00	2,657 50
State Nat'l Bank, Boston, . . .	2,600	2,808 00	2,800 00
North Nat'l Bank, Boston, . . .	3,000	3,521 00	3,450 00
Traders' Nat'l Bank, Boston, . .	3,500	3,570 00	3,555 00
North America Nat'l Bank, Boston,	6,700	7,102 00	6,925 00
Republic Nat'l Bank, Boston, . .	7,500	9,750 00	9,600 00
Granite Nat'l Bank, Quincy, . .	10,000	13,000 00	10,605 38
Mt. Wollaston Nat'l Bank, Quincy,	10,000	15,000 00	10,600 00
Manufacturers' Nat'l Bank, Boston,	25,500	28,050 00	26,205 00
Revere Nat'l Bank, Boston, . . .	2,500	2,725 00	2,700 00

RANDOLPH SAVINGS BANK — RANDOLPH.

Incorporated April, 1851. Number of corporators, 66.

J. WHITE BELCHER, *President*.*Treasurer*, SETH TURNER.

STATEMENT.

LIABILITIES.		ASSETS.	Value on Books.
Deposits, ...	\$835,310 41	Public funds, ...	\$101,000 00
Earnings, undivided, ...	9,013 71	Loans on public funds, ...	400 00
Guarantee fund, ...	4,214 64	Bank stock, ...	267,158 61
		Loans on bank stock, ...	4,000 00
		Railroad bonds, ...	110,000 00
		Real estate, ...	138 55
		Loans on real estate, ...	272,400 00
		Loans on personal security, ...	45,644 45
		Loans on railroad stock, ...	500 00
		Loans to counties, cities, or towns, ...	34,000 00
		Deposit in banks on interest, ...	2,128 27
		Expense account, ...	54 00
		Premium, ...	10,131 16
		Cash on hand, ...	983 72
	\$848,538 76		\$848,538 76

Loans on Public Funds — amount on each:

On United States bonds, par value, \$600, ... \$400 00

Loans on Bank Stock — amount on each:

On 40 shares New England National Bank, Boston, and 14 shares
Boston National Bank, Boston, ... \$4,000 00

Loans on Railroad Stock — amount on each:

On 5 shares Old Colony and Newport Railroad, ... \$500 00

Cash on deposit in Banks:

Randolph National Bank, Randolph, ... \$2,128 27

Whole amount of interest or profits received or earned, ... \$53,244 45

Rate and amount of each semi-annual dividend } $2\frac{1}{2}$ per cent., ... { 20,281 71
for the previous year, ... } $2\frac{1}{2}$ per cent., ... { 20,472 79

Times for the dividends fixed by the by-laws: April and October.

Average annual per cent. of dividends for the term ending at the
time of, and including, the last extra dividend: $6\frac{1}{20}$ per cent.

The total amount of loans with each specified rate of interest:

\$28,300, 6 per cent.; \$23,000, $6\frac{1}{2}$ per cent.; \$111,800, 7 per cent.;\$77,050, $7\frac{1}{2}$ per cent.; \$7,000, $7\frac{3}{10}$ per cent.; \$6,000 $7\frac{3}{4}$ per cent.;

\$59,800, 8 per cent.

Number of outstanding loans which are of an amount not exceed-
ing three thousand dollars each, ... 102

Aggregate amount of the same, ... 124,000 00

Number of open accounts, ... 2,192

Number and am't of deposits received for the previous year, 1,221 136,420 46

Number and amount of deposits of, and exceeding, three hundred dollars at any one time for the previous year, ...	101	\$65,287 34
Number and amount of withdrawals, ...	1,182	163,482 32
Number of accounts opened during the previous year, ...	214	
Number of accounts closed during the previous year, ...	246	
Amount of the expenses of the corporation during the previous year, ...		1,600 00
Amount of treasurer's bonds, ...		15,000 00
Date of examination by Commissioner, June 2.		

PUBLIC FUNDS.

	Par Value.	Estimated Market Value.	Amount Invested.
United States bonds, 5s, ...	\$46,000	\$49,505 00	\$46,000 00
“ “ “ 6s, ...	39,000	42,217 50	39,000 00
“ “ “ 4½s, ...	5,000	5,250 00	5,000 00
“ “ “ 4s, ...	5,000	5,125 00	5,000 00
State Bonds—			
State of New Hampshire bonds, ...	\$1,000	\$1,030 00	\$1,000 00
of Maine bonds, ...	5,000	5,181 00	5,000 00

BANK STOCK.

Atlantic Nat'l Bank, Boston, ...	\$9,700	\$12,901 00	\$12,562 50
Atlas Nat'l Bank, Boston, ...	5,000	5,775 00	5,835 37
Blackstone Nat'l Bank, Boston, ...	13,000	13,942 50	15,300 00
Boston Nat'l Bank, Boston, ...	5,000	5,712 50	5,967 50
Blue Hill Nat'l Bank, Boston, ...	2,500	2,550 00	3,018 75
Central Nat'l Bank, Boston, ...	2,700	2,622 50	2,700 00
City Nat'l Bank, Boston, ...	5,000	5,762 50	5,365 00
Commonwealth Nat'l Bank, Boston, ...	6,300	6,751 00	6,569 75
Continental Nat'l Bank, Boston, ...	5,000	5,100 00	5,000 00
Commerce Nat'l Bank, Boston, ...	8,900	9,434 00	10,360 12
Eagle Nat'l Bank, Boston, ...	5,000	5,400 00	5,336 87
Eliot Nat'l Bank, Boston, ...	2,000	2,160 00	2,000 00
Everett Nat'l Bank, Boston, ...	10,300	11,227 00	11,604 75
Exchange Nat'l Bank, Boston, ...	2,700	4,455 00	4,064 00
Freeman's Nat'l Bank, Boston, ...	2,500	2,706 25	3,346 00
Hamilton Nat'l Bank, Boston, ...	5,000	5,912 50	6,762 50
Hide and Leather Nat'l B'k, Boston, ...	5,000	5,600 00	5,269 88
Howard Nat'l Bank, Boston, ...	4,600	5,169 25	4,993 75
Merchandise Nat'l Bank, Boston, ...	5,000	5,056 25	5,000 00
Manufacturers' Nat'l Bank, Boston, ...	4,000	3,960 00	4,403 12
Market Nat'l Bank, Boston, ...	7,500	7,987 50	8,025 00
Metropolitan Nat'l Bank, Boston, ...	1,300	1,202 50	1,302 15
Merchants' Nat'l Bank, Boston, ...	15,000	20,081 25	19,962 62
New England Nat'l Bank, Boston, ...	5,000	6,712 50	6,519 38
North Nat'l Bank, Boston, ...	7,000	8,242 50	8,034 13
North America Nat'l Bank, Boston, ...	5,000	5,406 25	5,337 50
Redemption Nat'l Bank, Boston, ...	15,000	19,537 50	19,888 00
Revere Nat'l Bank, Boston, ...	5,000	5,450 00	6,000 00

BANK STOCK — Concluded.

	Par Value.	Estimated Market Value.	Amount Invested.
Shawmut Nat'l Bank, Boston, . .	\$3,000	\$3,540 00	\$3,245 25
Shoe and Leather Nat'l B'k, Boston,	10,500	12,442 50	13,795 60
State Nat'l Bank, Boston, . . .	4,600	5,002 50	4,876 00
Third Nat'l Bank, Boston, . . .	2,500	2,784 37	3,331 25
Tremont Nat'l Bank, Boston, . .	5,000	5,525 00	5,000 00
Traders' Nat'l Bank, Boston, . .	2,500	2,568 75	2,500 00
Union Nat'l Bank, Boston, . . .	2,500	3,400 00	3,681 25
Webster Nat'l Bank, Boston, . .	1,000	1,022 50	1,000 00
Home Nat'l Bank, Brockton, . .	5,000	5,150 00	5,000 00
Central Nat'l Bank, Lynn, . . .	9,700	13,095 00	13,822 50
City Nat'l Bank, Lynn, ...	5,000	6,750 00	6,578 12
Union Nat'l Bank, Weymouth, . .	1,300	1,404 00	1,300 00
Taunton Nat'l Bank, Taunton, . .	2,500	3,375 00	2,500 00

RAILROAD BONDS.

Boston and Maine Railroad bonds, .	\$10,000	\$11,050 00	\$10,000 00
Old Colony and Newport R.R. bonds,	60,000	61,500 00	60,000 00
Eastern Railroad bonds, ...	37,500	18,937 50	37,500 00
South Shore Railroad bonds, . . .	2,500	2,562 50	2,500 00

READING SAVINGS BANK—READING.

Incorporated July 14, 1869. Number of corporators, 23.

FRANCIS O. DEWEY, *President*.*Treasurer*, NATHAN P. PRATT.

STATEMENT.

LIABILITIES.		ASSETS.	Value on Books.
Deposits, ...	\$178,258 71	Public funds, ...	\$1,000 00
Earnings, undivided, ...	7,177 29	Bank stock, ...	13,800 00
Guarantee fund, ...	697 40	Loans on real estate, ...	130,077 00
		Loans on personal security, ...	31,010 00
		Expense account, ...	1,114 10
		Accrued interest, ...	8,404 99
		Cash on hand, ...	727 31
	\$186,133 40		\$186,133 40

Whole amount of interest or profits received or earned, ...	\$13,181 39
Rate and amount of each semi-annual dividend } $2\frac{1}{2}$ per cent., ...	{ 4,493 64
for the previous year, ... } $2\frac{1}{2}$ per cent., ...	{ 4,342 60
Times for the dividends fixed by the by-laws: May and November.	
The total amount of loans with each specified rate of interest:	
\$115,342, $7\frac{3}{10}$ per cent.; \$4,750, $7\frac{1}{2}$ per cent.; \$40,995, 8 per cent.	
Number of outstanding loans which are of an amount not exceeding three thousand dollars each, ...	196
Aggregate amount of the same, ...	134,587 00
Number of open accounts, ...	771
Number and am't of deposits received for the previous year, ...	511 32,572 18
Number and amount of deposits of, and exceeding, three hundred dollars at any one time for the previous year, ...	22 10,425 86
Number and amount of withdrawals, ...	659 45,979 91
Number of accounts opened during the previous year, ...	87
Number of accounts closed during the previous year, ...	105
Amount of the expenses of the corporation during the previous year, ...	1,114 10
Amount of treasurer's bonds, ...	10,000 0
Date of examination by the Commissioner, March 30.	

BANK STOCK.

	Par Value.	Estimated Market Value.	Amount Invested.
State Nat'l Bank, Boston, ...	\$400	\$452 00	\$400 00
Hide and Leather Nat'l B'k, Boston, ...	4,000	4,480 00	4,000 00
Continental Nat'l Bank, Boston, ...	2,500	2,600 00	2,500 00
Chelsea Nat'l Bank, Chelsea, ...	5,000	5,500 00	5,000 00
Commonwealth Nat'l Bank, Boston, ...	1,900	2,052 00	1,900 00

ROCKLAND SAVINGS BANK—ROCKLAND.

Incorporated March 30, 1868. Number of corporators, 44.

RICHMOND J. LANE, *President.*

Treasurer, E. R. STUDLEY.

STATEMENT.

LIABILITIES.		ASSETS.	Value on Books.
Deposits, ...	\$364,670 61	Public funds, ...	\$5,000 00
Earnings, undivided, ...	2,109 89	Loans on public funds, ...	225 00
Guarantee fund, ...	1,000 00	Bank stock, ...	86,556 72
		Loans on bank stock, ...	2,750 00
		Real estate by foreclosure, ...	7,000 00
		Loans on real estate, ...	228,278 62
		Loans on personal security, ...	26,485 12
		Loans to counties, cities, or towns, ...	6,500 00
		Unsettled insurance, ...	53 50
		Deposit in banks on interest, ...	3,887 23
		Expense account, ...	535 36
		Cash on hand, ...	508 95
	\$367,780 50		\$367,780 50

Loans on Public Funds — amount on each :

On city of Worcester bonds, par value, \$500, ... \$250 00

Loans on Bank Stock — amount on each :

On 21 shares Granite National Bank, Quincy, ... \$2,200 00

On 6 shares Abington National Bank, Abington, ... 550 00

Amount of real estate held by foreclosure, ... \$7,000 00

Estimated value of real estate, ... 7,000 00

Cash on deposit in Banks :

Abington National Bank, Abington, ... \$3,887 23

Whole amount of interest or profits received or earned, ... \$24,162 11

Rate and amount of each semi-annual dividend } $2\frac{1}{2}$ per cent., . . . { 8,449 48

for the previous year, ... } $2\frac{1}{2}$ per cent., . . . { 8,686 03

Times for the dividends fixed by the by-laws: January and July.

Average annual per cent. of dividends for the term ending at the

time of, and including, the last extra dividend: $7\frac{1}{6}$ per cent.

The total amount of loans with each specified rate of interest:

\$22,700, 6 per cent.; \$228,978, 7 per cent.; \$6,500, $7\frac{1}{2}$ per cent.;

\$6,060, 8 per cent.

Number of outstanding loans which are of an amount not exceed-

ing three thousand dollars each, ... 268

Aggregate amount of the same, ... 165,488 00

Number of open accounts, ... 1,492

Number and am't of deposits received for the previous year, . . 718 78,209 90

Number and amount of deposits of, and exceeding, three hundred

dollars at any one time for the previous year, ... 52 26,118 00

Number and amount of withdrawals, ...	703	\$60,299 55
Number of accounts opened during the previous year, . . .	384	
Number of accounts closed during the previous year, . . .	166	
Amount of the expenses of the corporation during the previous year, ...		\$850 00
Amount of treasurer's bonds, ...		10,000 00
Date of examination by Commissioner, June 15.		

PUBLIC FUNDS.

	Par Value.	Estimated Market Value.	Amount Invested.
City Bonds —			
City of Portland 6 per cent., . . .	\$5,000	\$5,125 00	\$5,000 00

BANK STOCK.

Hide and Leather Nat'l B'k, Boston,	\$4,500	\$5,017 50	\$4,002 50
State Nat'l Bank, Boston, . . .	8,500	9,222 50	9,369 25
Eliot Nat'l Bank, Boston, . . .	1,000	1,095 00	1,112 75
Market Nat'l Bank, Boston, . . .	4,800	5,112 00	5,577 25
Continental Nat'l Bank, Boston, . .	6,700	6,834 00	7,675 00
Revere Nat'l Bank, Boston, . . .	9,800	10,682 00	11,644 25
Webster Nat'l Bank, Boston, . . .	7,600	7,761 50	8,290 60
Howard Nat'l Bank, Boston, . . .	6,700	7,520 25	7,428 50
Atlantic Nat'l Bank, Boston, . . .	4,000	5,320 00	5,400 25
Traders' Nat'l Bank, Boston, . . .	6,600	6,781 50	7,074 00
Freeman's Nat'l Bank, Boston, . . .	2,500	2,706 25	3,125 00
Manufacturers' Nat'l Bank, Boston,	3,500	3,412 50	3,640 00
Everett Nat'l Bank, Boston, . . .	1,500	1,635 00	1,831 87
Merchandise Nat'l Bank, Boston, . .	7,000	7,078 75	7,155 00
Metropolitan Nat'l Bank, Boston, . .	2,500	2,321 87	2,400 00

ROCKPORT SAVINGS BANK—ROCKPORT.

Incorporated 1853. Number of corporators, 83.

JOSHUA TARR, *President*.*Treasurer*, JOSEPH MANNING.

STATEMENT.

LIABILITIES.		ASSETS.	Value on Books.
Deposits, ...	\$224,951 12	Public funds, ...	\$5,306 25
Earnings, undivided, ...	13,060 18	Bank stock, ...	43,357 45
Guarantee fund, ...	1,400 00	Loans on bank stock, ...	1,100 00
Dividend No. 50, ...	5,089 01	Real estate by foreclosure, ...	35,304 14
		Insurance and tax on real estate, ...	2,963 37
		Loans on real estate, ...	149,582 71
		Loans on personal security, ...	3,130 00
		Deposit in banks, ...	1,960 97
		Cash on hand, ...	1,795 42
	\$244,500 31		\$244,500 31

Loans on Bank Stock—amount on each:

On 7 shares Rockport National Bank, Rockport, ...	\$700 00
On 4 shares Gloucester National Bank, Gloucester, ...	400 00

Amount of real estate held by foreclosure, ...	\$35,304 14
Estimated value of real estate held by foreclosure, ...	34,762 65

Cash on deposit in Banks:

Rockport National Bank, Rockport, ...	\$1,960 97
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Whole amount of interest or profits received or earned, ...	\$23,422 84
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Rate and amount of semi-annual dividend for the previous year: 2 per cent. in October.	5,089 01
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Times for the dividends fixed by the by-laws: first Saturday of April and October.

Average annual per cent. of dividends for the term ending at the time of, and including, the last extra dividend: $6\frac{4}{5}$ per cent.

The total amount of loans with each specified rate of interest: \$153,812.71, $7\frac{3}{10}$ per cent.

Number of outstanding loans which are of an amount not exceeding three thousand dollars each, ... 172

Aggregate amount of the same, ...	117,261 50
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Number of open accounts, ...	1,053
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Number and am't of deposits received for the previous year, ...	78 5,529 00
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Number and amount of deposits of, and exceeding, three hundred dollars at any one time for the previous year, ...	6 2,519 00
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Number and amount of withdrawals, ...	2,225 131,158 39
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Number of accounts opened during the previous year, ...	32
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Number of accounts closed during the previous year, ...	362
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Amount of the expenses of the corporation during the previous year, ...	1,375 00
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Amount of treasurer's bonds, ...	10,000 00
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Date of examination by Commissioner, June 21.

PUBLIC FUNDS.

	Par Value.	Estimated Market Value.	Amount Invested.
United States bonds, 4½ per cent., .	\$5,000	\$5,250 00	\$5,306 25

BANK STOCK.

Salem Nat'l Bank, Salem, . . .	\$2,600	\$2,990 00	\$3,014 00
Traders' Nat'l Bank, Boston, . . .	2,000	2,055 00	2,135 50
Hide and Leather Nat'l B'k, Boston,	4,500	5,040 00	4,938 25
Manufacturers' Nat'l Bank, Boston,	1,000	997 50	1,042 50
Webster Nat'l Bank, Boston, . . .	3,500	3,578 35	3,742 25
Tremont Nat'l Bank, Boston, . . .	1,900	2,052 00	2,051 90
North America Nat'l Bank, Boston,	1,000	1,085 00	1,000 00
City Nat'l Bank, Boston, . . .	2,100	2,420 25	2,350 25
State Nat'l Bank, Boston, . . .	4,900	5,328 75	5,332 75
Central Nat'l Bank, Boston, . . .	4,700	4,564 87	4,770 50
Commonwealth Nat'l Bank, Boston,	3,000	3,210 00	3,433 75
Gloucester Nat'l Bank, Gloucester, .	900	1,350 00	940 00
Grand Nat'l Bank, Marblehead, . .	600	660 00	699 25
First Nat'l Bank, Danvers, . . .	1,000	1,000 00	1,000 00
Rockport Nat'l Bank, Rockport, . .	6,500	7,475 00	6,906 55

SALEM FIVE CENTS SAVINGS BANK—SALEM.

Incorporated 1855. Number of corporators, 159.

HENRY L. WILLIAMS, *President*.*Treasurer*, CHARLES H. HENDERSON.

STATEMENT.

LIABILITIES.		ASSETS.	Value on Books.
Deposits, . . .	\$2,401,155 73	Public funds, ...	\$371,735 00
Earnings, undi- vided, . . .	41,221 06	Loans on public funds, . . .	6,300 00
Guarantee fund, . . .	12,146 73	Bank stock, ...	560,972 66
		Railroad bonds, ...	10,500 00
		Real estate, from foreclosure, .	38,632 04
		Loans on real estate, . . .	1,092,028 00
		Loans on personal security, . .	194,519 00
		Loans on railroad stock, . . .	1,500 00
		Loans to counties, cities, or towns, ...	120,000 00
		Deposit in banks on interest, .	57,000 00
		Cash on hand, ...	1,336 82
	\$2,454,523 52		\$2,454,523 52

Loans on Public Funds—amount on each:

On United States bonds, par value, \$3,300	\$3,300 00
On city of Boston bonds, par value, \$2,000, ...	2,000 00
On State of Massachusetts bonds, par value, \$1,000, ...	1,000 00

Loans on Railroad Stock—amount on each:

On 55 shares Connecticut River Railroad stock, par value, \$5,500, . .	\$1,500 00
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Amount of real estate held by foreclosure, ...	\$38,632 04
Estimated value of real estate, ...	36,200 00

Cash on deposit in Banks:

Asiatic National Bank, Salem, ...	\$27,000 00
Mercantile National Bank, Salem, ...	10,000 00
First National Bank, Salem, ...	20,000 00

Whole amount of interest or profits received or earned, ...	\$151,090 16
Rate and amount of each semi-annual dividend } 2½ per cent., ...	{ 55,714 77
for the previous year, ... } 2½ per cent., ...	{ 56,626 42

Times for the dividends fixed by the by-laws: February and August.

The total amount of loans with each specified rate of interest:

\$140,000, 5 per cent.; \$113,800, 6 per cent.; \$62,700, 6½ per cent.;
 \$382,012, 7 per cent.; \$661,235, 7³/₁₀ per cent.; \$4,000, 7½ per
 cent.; \$50,600 8 per cent.

Number of outstanding loans which are of an amount not exceed-
 ing three thousand dollars each, ... 378

Aggregate amount of the same, ... 559,572 00

Number of open accounts, ... 7,699

Number and am't of deposits received for the previous year, 4,176 339,577 88

Number and amount of deposits of, and exceeding, three hundred dollars at any one time for the previous year, ...	318	\$187,353 70
Number and amount of withdrawals, ...	3,661	351,548 08
Number of accounts opened during the previous year, ...	777	
Number of accounts closed during the previous year, ...	748	
Amount of the expenses of the corporation during the previous year, ...		6,269 22
Amount of treasurer's bonds, ...		25,000 00
Date of examination by Commissioner, August 1.		

PUBLIC FUNDS.

	Par Value.	Estimated Market Value.	Amount Invested.
United States bonds, ...	\$10,000	\$11,037 50	\$9,800 00
City Bonds—			
City of Portland, Me., ...	\$5,000	\$5,150 00	\$4,500 00
of Bath, Me., ...	18,000	18,540 00	17,000 00
of Lewiston, Me., ...	40,000	41,400 00	40,000 00
of Gardiner, Me., ...	10,000	10,000 00	10,000 00
of Portsmouth, N.H., ...	3,000	3,180 00	3,150 00
of Salem, ...	19,000	19,340 00	19,000 00
of Fall River, ...	47,000	49,085 00	46,930 00
of Lawrence, ...	35,000	37,800 00	33,000 00
of Haverhill, ...	10,000	11,400 00	10,000 00
of Springfield, ...	41,000	47,770 00	41,180 00
of Lynn, ...	20,000	21,600 00	22,000 00
of Somerville, ...	20,000	20,700 00	20,175 00
of Meriden, Conn., ...	65,000	70,780 00	65,000 00
of Waterbury, Conn., ...	20,000	22,800 00	20,000 00
of Hartford, Conn., ...	10,000	10,750 00	10,000 00

BANK STOCK.

Atlantic Nat'l Bank, Boston, ...	\$12,000	\$16,200 00	\$13,977 00
Atlas Nat'l Bank, Boston, ...	10,000	11,500 00	10,758 25
Blackstone Nat'l Bank, Boston, ...	20,000	21,400 00	21,539 25
Boston Nat'l Bank, Boston, ...	7,900	9,006 00	9,480 00
Boylston Nat'l Bank, Boston, ...	20,000	23,400 00	25,000 00
City Nat'l Bank, Boston, ...	7,800	8,814 00	8,594 75
Columbian Nat'l Bank, Boston, ...	3,900	5,265 00	5,170 87
Commerce Nat'l Bank, Boston, ...	22,000	22,660 00	22,235 25
Commonwealth Nat'l Bank, Boston, ...	8,500	9,095 00	9,382 50
Continental Nat'l Bank, Boston, ...	11,400	11,514 00	12,390 00
Eagle Nat'l Bank, Boston, ...	10,000	10,800 00	10,957 50
Eliot Nat'l Bank, Boston, ...	8,300	8,964 00	9,218 00
Everett Nat'l Bank, Boston, ...	7,300	7,957 00	7,532 25
Faneuil Hall Nat'l Bank, Boston, ...	2,500	3,325 00	3,261 00
First Nat'l Bank, Boston, ...	2,500	4,625 00	2,500 00
Freeman's Nat'l Bank, Boston, ...	8,600	9,288 00	9,624 00
Globe Nat'l Bank, Boston, ...	20,000	22,000 00	21,043 50

BANK STOCK—Concluded.

	Par Value.	Estimated Market Value.	Amount Invested.
Hamilton Nat'l Bank, Boston, . .	\$7,000	\$8,260 00	\$7,900 00
Hide and Leather Nat'l B'k, Boston,	8,500	9,520 00	9,375 00
Howard Nat'l Bank, Boston, . .	8,400	9,450 00	9,435 25
Manufacturers' Nat'l Bank, Boston,	10,000	9,900 00	10,092 63
Market Nat'l Bank, Boston, . .	500	530 00	540 00
Massachusetts Nat'l Bank, Boston, .	15,000	16,500 00	16,891 55
Merchandise Nat'l Bank, Boston, . .	12,000	12,120 00	12,135 00
Merchants' Nat'l Bank, Boston, . .	43,200	57,456 00	50,375 87
Mt. Vernon Nat'l Bank, Boston, . .	3,400	3,961 00	3,966 00
New England Nat'l Bank, Boston, . .	8,000	10,720 00	10,929 00
North Nat'l Bank, Boston, . .	20,000	23,400 00	21,621 00
No. America Nat'l Bank, Boston, . .	16,000	17,360 00	16,157 00
Old Boston Nat'l Bank, Boston, . .	6,350	7,874 00	8,019 00
Redemption Nat'l Bank, Boston, . .	2,000	2,600 00	2,800 00
Revere Nat'l Bank, Boston, . .	30,000	32,700 00	30,000 00
Second Nat'l Bank, Boston, . .	7,200	10,080 00	7,659 00
Shawmut Nat'l Bank, Boston, . .	5,700	6,555 00	6,631 50
Shoe and Leather Nat'l Bank, Boston,	4,100	4,633 00	4,866 12
Suffolk Nat'l Bank, Boston, . .	7,500	8,850 00	8,197 25
Third Nat'l Bank, Boston, . .	10,000	11,100 00	11,501 25
Traders' Nat'l Bank, Boston, . .	10,000	10,800 00	10,037 75
Tremont Nat'l Bank, Boston, . .	10,000	10,900 00	11,201 62
Webster Nat'l Bank, Boston, . .	5,000	5,050 00	5,000 00
Asiatic Nat'l Bank, Salem, . .	10,530	14,742 00	10,560 75
Exchange Nat'l Bank, Salem, . .	10,300	12,154 00	10,354 00
First Nat'l Bank, Salem, . .	900	1,143 00	975 00
Mercantile Nat'l Bank, Salem, . .	15,300	17,748 00	16,060 50
Merchants' Nat'l Bank, Salem, . .	8,100	11,502 00	8,367 75
Naumkeag Nat'l Bank, Salem, . .	10,100	15,352 00	10,758 75
Salem Nat'l Bank, Salem, . .	25,900	30,562 00	25,900 00

RAILROAD BONDS.

Eastern Railroad bonds, ...	\$21,000	\$10,605 00	\$10,500 00
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SALEM SAVINGS BANK — SALEM.

Incorporated January, 1818. Number of corporators, 196.

BENJ. H. SILSBEE, *President*.*Treasurer*, CHAS E. SYMONDS.

STATEMENT.

LIABILITIES.		ASSETS.	Value on Books.
Deposits, . . .	\$6,343,222 34	Public funds, . . .	\$2,916,500 00
Earnings, undi- vided, . . .	12,257 62	Loans on public funds, . . .	7,000 00
Guarantee fund, . . .	60,000 00	Bank stock, . . .	599,800 00
		Loans on bank stock, . . .	10,000 00
		Railroad bonds, . . .	217,000 00
		Real estate, . . .	75,000 00
		Loans on real estate, including foreclosure, . . .	1,204,697 27
		Loans on personal security, . .	597,000 00
		Loans to counties, cities, or towns, . . .	605,100 00
		Deposit in banks on interest, .	134,000 00
		Cash on hand, . . .	49,382 69
	\$6,415,479 96		\$6,415,479 96

Loans on Public Funds — amount on each :

On city of Boston bonds, par value, \$7,000, gold, ... \$7,000 00

Loans on Bank Stock — amount on each :

On 36 shares Salem National Bank, par value, \$100,; 23 shares Ex-
change National Bank, par value, \$100; 23 shares Asiatic Na-
tional Bank, par value, \$30, — all of Salem; and 32 shares Boston
and Albany Railroad, ... \$10,000 00

Amount invested in real estate, ... \$75,000 00

Estimated value of real estate, ... 75,000 00

Amount of real estate held by foreclosure, ... 103,550 00

Assessed value of real estate held by foreclosure, ... 105,800 00

Cash on deposit in Banks :

Merchants' National Bank, Salem, ... \$134,000 00

Whole amount of interest or profits received or earned, . . . 396,781 56

Rate and amount of each semi-annual dividend	} 2½ per cent.,	} 151,784 94
for the previous year, ...		

Times for the dividends fixed by the by-laws: third Wednesday
of April and October.Average annual per cent. of dividends for the term ending at the
time of, and including, the last extra dividend: 6 per cent.

The total amount of loans with each specified rate of interest:

\$134,000, 3 per cent.; \$148,000, 4 per cent.; \$277,000, 4½ per cent.;

\$1,536,000, 5 per cent.; \$30,000, 5⅔ per cent.; \$59,000, 5½ per

cent.; \$1,734,000, 6 per cent.; \$144,000, 6½ per cent.; \$563,000, 7 per

cent.; \$750,000, 7⅔ per cent.; \$10,000, 7½ per cent.

Number of outstanding loans which are of an amount not exceed-
ing three thousand dollars each, ... 156

Aggregate amount of the same, ... 213,120 00

Number of open accounts, ...	15,817	
Number and am't of deposits received for the previous year, 7,028	\$617,759	00
Number and amount of deposits of, and exceeding, three hundred dollars at any one time for the previous year, ...	514	304,812 00
Number and amount of withdrawals, ...	9,272	849,754 42
Number of accounts opened during the previous year, ...	1,313	
Number of accounts closed during the previous year, ...	1,449	
Amount of the expenses of the corporation during the previous year, ...		12,000 00
Amount of treasurer's bonds, ...		30,000 00
Date of examination by Commissioner, August 15.		

PUBLIC FUNDS.

	Par Value.	Estimated Market Value.	Amount Invested.
United States bonds, 4½s, ...	\$250,000	\$264,000 00	\$265,000 00
“ “ “ 1867, 5-20s, ...	160,000	174,400 00	160,000 00
“ “ “ 5s, reg., ...	375,000	401,250 00	399,000 00
“ “ “ 10-40s, coupon, ...	370,000	401,450 00	407,000 00
“ “ “ new 5s, “	100,000	107,000 00	117,000 00
“ “ “ 4s, ...	50,000	51,000 00	50,000 00
State Bonds —			
State of Maine bonds, ...	\$10,000	\$10,340 00	\$10,000 00
of New Hampshire, ...	2,000	2,060 00	2,000 00
City and Town Bonds —			
Town of Arlington	\$10,000	\$10,700 00	\$10,000 00
City of Boston	134,800	142,344 00	134,800 00
of Bangor, Me., ...	20,000	21,400 00	20,000 00
of Burlington, Vt., ...	40,000	42,000 00	40,000 00
of Bath, Me., ...	10,000	10,700 00	10,000 00
of Charlestown, ...	50,000	53,500 00	50,000 00
of Chelsea, ...	17,000	18,270 00	17,000 00
of Cambridge, ...	15,000	15,750 00	15,000 00
Town of Everett, ...	2,000	2,140 00	2,000 00
City of Fall River, ...	110,000	115,800 00	110,000 00
Town of Hyde Park, ...	50,000	51,500 00	50,000 00
of Holyoke, ...	65,000	70,650 00	65,000 00
of Lawrence, ...	103,700	109,207 00	103,700 00
City of Lynn, ...	120,000	127,000 00	120,000 00
of Lowell, ...	50,000	53,500 00	50,000 00
Town of Milford, ...	15,000	16,350 00	15,000 00
City of Manchester, ...	100,000	109,500 00	100,000 00
Town of Malden, ...	50,000	53,500 00	50,000 00
City of New Bedford, ...	30,000	30,000 00	30,000 00
of Providence, R.I., ...	200,000	210,000 00	200,000 00
Town of Roxbury, ...	22,000	22,000 00	22,000 00
City of Salem, ...	142,000	148,400 00	142,000 00
of Somerville, ...	95,000	101,050 00	95,000 00
of Worcester, ...	20,000	20,600 00	20,000 00
Town of Winchester, ...	35,000	37,800 00	35,000 00

BANK STOCK.

	Par Value.	Estimated Market Value.	Amount Invested.
Asiatic Nat'l Bank, Salem, . .	\$16,110	\$21,462 00	\$16,110 00
Exchange Nat'l Bank, Salem, . .	8,200	9,840 00	8,600 00
First Nat'l Bank, Salem, . . .	8,100	9,882 00	8,840 00
Salem Nat'l Bank, Salem, . . .	7,500	8,850 00	7,600 00
Merchants' Nat'l Bank, Salem, . .	50,150	71,213 00	50,150 00
Naumkeag Nat'l Bank, Salem, . .	3,500	5,320 00	4,200 00
Beverly Nat'l Bank, Beverly, . . .	700	840 00	700 00
Marblehead Nat'l B'k, Marblehead, .	1,700	2,100 00	1,700 00
Nat'l Grand Bank, Marblehead, . .	4,500	5,000 00	5,000 00
City Nat'l Bank, Boston, ...	20,500	23,575 00	22,400 00
Commerce Nat'l Bank, Boston, . . .	67,000	71,020 00	68,150 00
Columbian Nat'l Bank, Boston, . . .	28,000	39,200 00	28,000 00
Tremont Nat'l Bank, Boston, . . .	20,000	22,100 00	20,000 00
Revere Nat'l Bank, Boston, ...	66,500	72,485 00	67,000 00
North Nat'l Bank, Boston, ...	27,400	32,195 00	28,400 00
First Nat'l Bank, Boston, ...	20,000	37,200 00	20,000 00
Second Nat'l Bank, Boston, ...	17,300	24,220 00	18,100 00
Merchants' Nat'l Bank, Boston, . . .	54,700	73,298 00	74,600 00
Atlantic Nat'l Bank, Boston, ...	10,000	13,300 00	10,000 00
Merchandise Nat'l Bank, Boston, . .	25,000	25,750 00	25,000 00
Hamilton Nat'l Bank, Boston, ...	12,000	14,160 00	14,550 00
Freeman's Nat'l Bank, Boston, . . .	11,400	12,312 00	12,500 00
Shawmut Nat'l Bank, Boston, ...	7,500	8,850 00	9,000 00
Republic Nat'l Bank, Boston, ...	16,500	21,450 00	21,600 00
Boylston Nat'l Bank, Boston, ...	2,500	2,975 00	3,000 00
Atlas Nat'l Bank, Boston, ...	1,000	1,150 00	1,100 00
Blackstone Nat'l Bank, Boston, . . .	9,800	10,388 00	11,200 00
Redemption Nat'l Bank, Boston, . . .	12,500	16,250 00	17,500 00
Suffolk Nat'l Bank, Boston, ...	10,000	12,100 00	12,100 00
Home Nat'l Bank, Brockton, ...	10,000	10,500 00	10,000 00

RAILROAD BONDS.

Old Colony & Newport R.R. b'ds, 7s,	\$9,000	\$10,000 00	\$9,000 00
Boston and Albany Railroad bonds,	75,000	81,750 00	75,000 00
Eastern Railroad bonds, ...	117,000	59,670 00	98,900 00
Boston and Maine Railroad bonds, .	35,000	38,500 00	35,000 00

SANDWICH SAVINGS BANK — SANDWICH.*

Incorporated 1866. Number of corporators, 49.

WILLIAM E. BOYDEN, *President*.

Treasurer, H. G. O. ELLIS.

STATEMENT.

LIABILITIES.		ASSETS.	Value on Books.
Deposits, ...	\$108,044 06	Public funds, ...	\$14,175 67
Bills payable, ...	4,000 00	Loans on public funds, ...	1,000 00
		Real estate by foreclosure, ...	23,800 00
		Loans on real estate, ...	46,495 00
		Loans on personal security, ...	25,218 00
		Expense account, ...	997 14
		Cash on hand, ...	358 25
	\$112,044 06		\$112,044 06

Loans on Public Funds — amount on each:

On bond of city of Newport, R.I., par value, \$1,000, ... \$1,000 00

Amount of real estate held by foreclosure, ... \$23,800 00

Estimated value of real estate, ... 16,850 00

Whole amount of interest or profits received or earned, ... \$5,484 22

Rate and amount of semi-annual dividend for the previous year:
 2½ per cent., ... 2,841 75

Times for the dividends fixed by the by-laws: January and July.

The total amount of loans with each specified rate of interest:

\$2,000, 6 per cent.; \$3,675.67, 6½ per cent.; \$10,500, 6¾ per cent.;

\$24,789, 7 per cent.; \$4,990, 7¾ per cent.; \$64,734, 8 per cent.

Number of outstanding loans which are of an amount not exceeding three thousand dollars each, ... 81

Aggregate amount of the same, ... 53,241 00

Number of open accounts, ... 521

Number and am't of deposits received for the previous year, . 194 9,076 25

Number and amount of deposits of, and exceeding, three hundred dollars at any one time for the previous year, ... 6 3,011 00

Number and amount of withdrawals, ... 285 21,386 63

Number of accounts opened during the previous year, ... 33

Number of accounts closed during the previous year, ... 58

Amount of the expenses of the corporation during the previous year, ... 300 00

Amount of treasurer's bonds, ... 20,000 00

Date of examination by Commissioner, July 20.

* Temporarily enjoined by a decree of the Supreme Judicial Court, August 25, 1877.

PUBLIC FUNDS.

	Par Value.	Estimated Market Value.	Amount Invested.
City Bonds —			
City of Norwich, Conn., . . .	\$10,000	\$11,000 00	\$10,500 00
of Bath, Me., . . .	4,000	4,080 00	3,675 67

SCITUATE SAVINGS BANK — SCITUATE.

Incorporated May 31, 1851. Number of corporators, 76.

HORATIO G. REED, *President.*

Treasurer, CHARLES A. COLE.

STATEMENT.

LIABILITIES.		ASSETS.	Value on Books.
Deposits, . . .	\$147,876 83	Bank stock, . . .	\$12,300 00
Earnings, undivided, . . .	1,921 22	Real estate acquired, . . .	27,592 53
Guarantee fund, . . .	395 82	Loans on real estate, . . .	90,786 69
		Loans on personal security, . . .	9,280 00
		Loans to counties, cities, or towns, . . .	6,570 00
		Cash on hand, . . .	3,664 65
	\$150,193 87		\$150,193 87

Amount of real estate held by foreclosure, . . . \$27,592 53

Estimated value of real estate, . . . 28,000 00

Cash on deposit in Banks:

Boston National Bank, Boston, . . . \$2,843 40

Whole amount of interest or profits received or earned, . . . \$8,946 32

Rate and amount of each semi-annual dividend } 2½ per cent., . { 3,824 97

for the previous year, . . . } 2½ per cent., . { 3,880 78

Times for the dividends fixed by the by-laws: first Tuesday of March and September.

The total amount of loans with each specified rate of interest:
\$8,570, 6 per cent.; \$52,471.19, 7 per cent.; \$2,337, 7³/₁₀ per cent.;
\$11,072.50, 7½ per cent.; \$32,186, 8 per cent.

Number of outstanding loans which are of an amount not exceeding three thousand dollars each, . . . 142

Aggregate amount of the same, . . . 86,566 69

Number of open accounts, . . . 410

Number and am't of deposits received for the previous year, . 73 12,446 77

Number and amount of deposits of, and exceeding, three hundred dollars at any time for the previous year, . . . 14 9,566 00

Number and amount of withdrawals, . . . 239 26,450 92

Number of accounts opened during the previous year, . . . 32

Number of accounts closed during the previous year, ...	53
Amount of the expenses of the corporation during the previous year, ...	\$385 13
Amount of treasurer's bonds, ...	10,000 00
Date of examination by Commissioner, June 26.	

BANK STOCK.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston Nat'l Bank, Boston, ...	\$4,000	\$4,520 00	\$4,000 00
North Nat'l Bank, Boston, ...	1,200	1,428 00	1,225 50
Blackstone Nat'l Bank, Boston, ...	1,400	1,540 00	1,411 25
Shawmut Nat'l Bank, Boston, ...	1,300	1,560 00	1,300 00
Washington Nat'l Bank, Boston, ...	400	504 00	400 00
Plymouth Nat'l Bank, Plymouth, ...	1,300	1,560 00	1,300 00
State Nat'l Bank, Boston, ...	500	570 00	550 00
Hingham Nat'l Bank, Hingham, ...	1,200	1,200 00	1,312 00
Webster Nat'l Bank, Boston, ...	1,000	1,030 00	1,057 50

SEAMEN'S SAVINGS BANK—PROVINCETOWN.

Incorporated April 14, 1851. Number of corporators, 82.

LYSANDER N. PAINE, *President*.*Treasurer*, JOSEPH H. DYER.

STATEMENT.

LIABILITIES.		ASSETS.	Value on Books.
Deposits, ...	\$639,744 04	Public funds, ...	\$50,550 50
Earnings, undivided, ...	476 80	Bank stock, ...	162,912 71
Guarantee fund, ...	1,673 88	Loans on bank stock, ...	1,200 00
Other liabilities, ...	6,542 62	Railroad bonds, ...	28,850 00
		Real estate, ...	1,527 77
		Real estate by foreclosure, ...	17,015 88
		Loans on real estate, ...	114,295 75
		Loans on personal security, ...	90,000 09
		Loans to counties, cities, or towns, ...	154,800 00
		Deposit in banks on interest, ...	17,368 47
		Deposit in banks, ...	1,026 91
		Furniture and safes, ...	2,567 89
		Cash on hand, ...	6,321 37
	\$648,437 34		\$648,437 34

Amount invested in real estate, ...	\$1,527 77
Estimated value of real estate, ...	1,527 77
Amount of real estate held by foreclosure, ...	17,015 88
Estimated value of real estate held by foreclosure, ...	17,015 88

Cash on deposit in Banks:

First National Bank, Provincetown, ...	\$1,026 91
Freeman's National Bank, Boston, ...	17,368 47

Whole amount of interest or profits received or earned, ...	\$43,278 79
Rate and amount of each semi-annual dividend } 3 per cent., ...	18,374 90
for the previous year, ... } 2 per cent., ...	13,164 36

Times for the dividends fixed by the by-laws: January and July.

Average annual per cent. of dividends for the term ending at the time of, and including, the last extra dividend: $5\frac{8.3}{100}$ per cent.

The total amount of loans, with each specified rate of interest:

\$16,000, $5\frac{1}{2}$ per cent.; \$16,500, 6 per cent.; \$62,647.19, $6\frac{1}{2}$ per cent.;\$194,597.65, 7 per cent.; \$8,400, $7\frac{3}{10}$ per cent.; \$8,122, $7\frac{1}{2}$ per cent.; \$18,100, 8 per cent.

Number of outstanding loans which are of an amount not exceeding three thousand dollars each, ... 137

Aggregate amount of the same, ... 113,116 84

Number of open accounts, ... 2,120

Number and am't of deposits received for the previous year, . 770 66,934 77

Number and amount of deposits of, and exceeding, three hundred dollars at any one time for the previous year, ... 58 28,502 28

Number and amount of withdrawals, ... 1,434 133,557 67

Number of accounts opened during the previous year, ... 183

Number of accounts closed during the previous year, . . . 167
 Amount of the expenses of the corporation during the previous
 year, ... \$2,300 00
 Amount of treasurer's bonds, ... 20,000 00
 Date of examination by Commissioner, August 23.

PUBLIC FUNDS.

	Par Value.	Estimated Market Value.	Amount Invested.
United States bonds, ...	\$100 00	\$109 00	\$115 00
City Bonds —			
City of Charlestown 6s, ...	\$25,000	\$28,000 00	\$25,000 00
of Bath, Me., 6s, ...	1,500	1,567 50	1,500 00
of Portland, Me, ...	1,000	1,070 00	1,000 00
of Belfast, Me., ...	10,000	10,200 00	10,300 00
of Bangor, Me., ...	7,000	7,140 00	7,210 00
of Fall River, ...	5,000	5,450 00	5,425 00

BANK STOCK.

Atlas Nat'l Bank, Boston, . . .	\$2,500	\$2,887 50	\$3,175 00
Nat'l Bank of No. America, Boston,	6,300	6,835 50	7,225 00
Blackstone Nat'l Bank, Boston, .	2,700	2,895 75	3,656 12
Blue Hill Nat'l Bank, Boston, . .	1,500	1,530 00	1,777 50
Boston Nat'l Bank, Boston, . . .	12,600	14,379 75	12,600 00
Nat'l City Bank, Boston, ...	1,000	1,152 50	1,000 00
Central Nat'l Bank, Boston, . . .	5,000	4,987 50	5,432 50
Continental Nat'l Bank, Boston, .	2,500	2,550 00	3,131 25
Eliot Nat'l Bank, Boston, ...	5,000	5,400 00	6,000 00
Eleventh Ward Nat'l Bank, Boston,	1,300	780 00	1,926 58
Everett Nat'l Bank, Boston, . . .	10,000	10,900 00	13,150 00
Freeman's Nat'l Bank, Boston, . .	8,000	8,660 00	8,000 00
Globe Nat'l Bank, Boston, ...	2,500	2,750 00	3,562 50
Howard Nat'l Bank, Boston, . . .	1,500	1,689 37	1,500 00
Home Nat'l Bank, Brockton, . . .	500	520 00	540 00
Mount Vernon Nat'l Bank, Boston, .	5,000	5,825 00	6,250 00
Manufacturers' Nat'l Bank, Boston,	7,500	7,425 00	8,615 63
Market Nat'l Bank, Boston, . . .	1,000	1,055 00	1,190 00
Old Boston Nat'l Bank, Boston, . .	2,000	2,480 00	3,300 00
First Nat'l Bank, Provincetown, . .	5,400	8,640 00	6,820 00
Nat'l Bank of the Republic, Boston,	15,000	19,575 00	16,625 00
Nat'l Revere Bank, Boston, . . .	10,500	11,445 00	11,598 13
Second Nat'l Bank, Boston, . . .	1,700	2,384 25	1,700 00
Shawmut Nat'l Bank, Boston, . . .	1,800	2,124 00	2,105 00
State Nat'l Bank, Boston, ...	10,100	10,983 75	10,100 00
Suffolk Nat'l Bank, Boston, . . .	3,000	3,630 00	4,187 50
Tremont Nat'l Bank, Boston, . . .	9,500	10,497 50	11,555 00
Webster Nat'l Bank, Boston, . . .	1,000	1,022 50	1,190 00
First Nat'l Bank of Chelsea, . . .	5,000	5,500 00	5,000 00

RAILROAD BONDS.

	Par Value.	Estimated Market Value.	Amount Invested.
Cheshire Railroad bonds, 6s. . . .	\$2,000	\$1,950 00	\$2,000 00
Mansfield and Framingham Railroad bonds, 7s, ...	1,000	950 00	950 00
Framingham and Lowell Railroad bonds, 7s, ...	1,000	900 00	900 00
Cape Cod Railroad bonds, 7s, . . .	25,000	26,750 00	25,000 00

SHELBURNE FALLS SAVINGS BANK—SHELBURNE FALLS.

Incorporated 1855. Number of corporators, 92.

F. A. BALL, *President.**Treasurer,* A. K. HAWKS.

STATEMENT.

LIABILITIES.		ASSETS.	Value on Books.
Deposits, ...	\$681,204 05	Public funds, ...	\$100,000 00
Earnings, undivided, ...	14,997 43	Bank stock, ...	75,800 00
Guarantee fund, ...	4,000 00	Loans on bank stock, ...	3,000 00
		Real estate, ...	6,400 00
		Loans on real estate, ...	397,230 89
		Loans on personal security, ...	102,936 45
		Loans to counties, cities, or towns, ...	10,000 00
		Deposit in bank, ...	4,220 04
		Cash on hand, ...	614 10
	\$700,201 48		\$700,201 48

Loans on Bank Stock—amount on each:

On 28 shares Shelburne Falls National Bank, Shelburne Falls, . . \$3,000 00

Amount invested in real estate, ... \$5,000 00

Estimated value of real estate, ... 5,000 00

Amount of real estate held by foreclosure, ... 1,400 00

Estimated value of real estate held by foreclosure, ... 1,400 00

Cash on deposit in Banks:

Shelburne Falls National Bank, Shelburne Falls, ... \$4,220 04

Whole amount of interest or profits received or earned, . . . \$54,958 43

Rate and amount of each semi-annual dividend } $2\frac{1}{2}$ per cent., . { 16,011 59for the previous year, ... } $2\frac{1}{2}$ per cent., . { 16,470 04

Times for the dividends fixed by the by-laws: April 10 and October 10.

The total amount of loans with each specified rate of interest:

\$513,167.34, 6 per cent.

Number of outstanding loans which are of an amount not exceeding three thousand dollars each, ...	415	
Aggregate amount of the same, ...		\$340,369 95
Number of open accounts, ...	2,900	
Number and am't of deposits received for the previous year, 1,296		96,178 75
Number and amount of deposits of, and exceeding, three hundred dollars at any one time for the previous year, ...	75	42,911 05
Number and amount of withdrawals, ...	1,326	109,920 43
Number of accounts opened during the previous year, ...	334	
Number of accounts closed during the previous year, ...	357	
Amount of the expenses of the corporation during the previous year, ...		1,800 00
Amount of treasurer's bonds, ...		20,000 00
Date of examination by Commissioner, June 4.		

PUBLIC FUNDS.

	Par Value.	Estimated Market Value.	Amount Invested.
United States bonds, ...	\$90,000	\$94,600 00	\$95,200 00
City Bonds —			
City of Fall River, ...	\$10,000	10,700 00	10,250 00

BANK STOCK.

Shelburne Falls Nat'l B'k, Shelburne Falls, ...	\$30,000	\$37,500 00	\$30,000 00
First Nat'l Bank, Northampton, ...	20,800	26,000 00	20,800 00
Conway Nat'l Bank, Conway, ...	15,000	16,800 00	15,000 00
Adams Nat'l Bank, North Adams, ...	5,000	6,000 00	5,000 00
First Nat'l Bank, Westfield, ...	5,000	6,300 00	5,000 00

SOUTHBIDGE SAVINGS BANK—SOUTHBIDGE.

Incorporated 1848. Number of corporators, 88.

JOHN P. STEDMAN, *President.*

Treasurer, SAMUEL M. LANE.

STATEMENT.

LIABILITIES.		ASSETS.	Value on Books.
Deposits, ...	\$901,481 13	Public funds, ...	\$404,000 00
Earnings, undivided, ...	17,799 95	Loans on public funds, ...	21,950 00
Guarantee fund, ...	2,200 00	Bank stock, ...	44,290 00
		Loans on bank stock, ...	1,700 00
		Railroad bonds, ...	50,000 00
		Loans on real estate, ...	293,550 00
		Loans on personal security, ...	55,640 00
		Loans to counties, cities, or towns, ...	5,000 00
		Loans to banks on interest, ...	33,000 00
		Expense account, ...	326 49
		Premium account, ...	10,825 00
		Cash on hand, ...	1,199 59
	\$921,481 08		\$921,481 08

Loans on Public Funds—amount on each:
On United States bonds, par value, \$22,000, ... \$21,950 00

Loans on Bank Stock—amount on each:
On 10 shares Southbridge National Bank, Southbridge, ... \$900 00
On 8 shares Blackstone National Bank, Boston, ... 800 00

Cash on deposit in Banks:
Southbridge National Bank, Southbridge, ... \$33,000 00

Whole amount of interest or profits received, ... \$54,598 97
Rate and amount of each semi-annual dividend } 2½ per cent., ... 20,026 62
for the previous year, ... } 2¼ per cent., ... 20,586 72

Times for the dividends fixed by the by-laws: first Wednesday of January and July.

Average annual per cent. of dividends for the term ending at the time of, and including, the last extra dividend: 6 per cent.

The total amount of loans with each specified rate of interest:

\$20,000, 4 per cent.; \$5,000, 6½ per cent.; \$352,840, 7 per cent.

Number of outstanding loans which are of an amount not exceeding three thousand dollars each, ... 152

Aggregate amount of the same, ... 153,690 00

Number of open accounts, ... 2,499

Number and am't of deposits received for the previous year, 1,325 101,841 81

Number and amount of deposits of, and exceeding, three hundred dollars at any one time for the previous year, ... 75 39,943 96

Number and amount of withdrawals, ... 1,051 98,982 64

Number of accounts opened during the previous year, ... 279

Number of accounts closed during the previous year, ... 249

Amount of the expenses of the corporation during the previous year, ... \$2,160 91
 Amount of treasurer's bonds, ... 50,000 00
 Date of examination by Commissioner, March 19.

PUBLIC FUNDS.

	Par Value.	Estimated Market Value.	Amount Invested.
United States bonds, ...	\$165,000	\$174,550 00	\$169,400 00
City and Town Bonds—			
City of Lynn, ...	\$8,000	\$8,720 00	\$8,700 00
of Chelsea, ...	12,000	13,060 00	13,050 00
of Cambridge, ...	10,000	11,100 00	10,600 00
of Fall River	15,000	16,350 00	15,000 00
of Holyoke, ...	20,000	21,600 00	20,000 00
of Lawrence, ...	10,000	10,900 00	10,000 00
of New Bedford, ...	15,000	15,800 00	15,200 00
of Newton, ...	5,000	5,400 00	5,200 00
of Portland, Me., ...	9,000	9,630 00	9,000 00
of Salem, ...	10,000	10,300 00	10,200 00
of Somerville, ...	15,000	15,900 00	15,000 00
of Springfield, ...	15,000	16,600 00	15,175 00
of Waterbury, Conn., ...	10,000	11,000 00	10,000 00
Town of Brookline, ...	20,000	22,340 00	20,000 00
of Malden, ...	20,000	21,800 00	20,000 00
of Northampton, ...	20,000	21,000 00	20,000 00
of Woburn	10,000	11,100 00	10,000 00
of Abington, ...	10,000	11,000 00	10,950 00
City of Fitchburg	5,000	5,500 00	5,500 00

BANK STOCK.

Blackstone Nat'l Bank, Boston, ...	\$5,300	\$5,671 00	\$5,300 00
Boylston Nat'l Bank, Boston, ...	1,800	2,106 00	1,800 00
City Nat'l Bank, Boston, ...	1,200	1,380 00	1,200 00
Columbian Nat'l Bank, Boston, ...	500	680 00	500 00
Freeman's Nat'l Bank, Boston, ...	10,000	10,800 00	13,400 00
New England Nat'l Bank, Boston, ...	2,200	2,970 00	2,200 00
Revere Nat'l Bank, Boston, ...	3,400	3,706 00	3,400 00
Washington Nat'l Bank, Boston, ...	2,000	2,620 00	2,000 00
Southbridge Nat'l B'k, Southbridge, ...	13,800	17,250 00	14,490 00

RAILROAD BONDS.

Boston and Albany Railroad bonds, ...	\$10,000	\$11,500 00	\$10,350 00
Boston and Lowell Railroad bonds, ...	20,000	21,400 00	20,800 00
Boston and Maine Railroad bonds, ...	10,000	11,000 00	10,000 00
Old Colony Railroad bonds, ...	10,000	11,000 00	10,700 00

SOUTH ADAMS SAVINGS BANK—SOUTH ADAMS.

Incorporated 1869. Number of corporators, 9.

HENRY J. BLISS, *President*.*Treasurer*, H. H. WELLINGTON.

STATEMENT.

LIABILITIES.		ASSETS.	Value on Books.
Deposits, ...	\$331,923 16	Public funds, ...	\$30,000 00
Earnings, undivided, ...	4,272 97	Loans on public funds, ...	1,622 00
Guarantee fund, ...	1,000 00	Bank stock, ...	19,650 00
		Loans on bank stock, ...	20,300 00
		Loans on real estate, ...	135,025 00
		Loans on personal security, ...	112,342 75
		Loans to banks on interest, ...	17,856 94
		Expense account, ...	340 69
		Insurance account, ...	58 75
	\$337,196 13		\$337,196 13

Loans on Public Funds—amount on each:

On town of Adams bonds, par value, \$2,000, ... \$1,622 00

Loans on Bank Stock—amount on each:

On 210 shares First National Bank, Adams, ... \$20,300 00

Cash on deposit in Banks:

First National Bank, Adams, ... \$17,856 94

Whole amount of interest or profits received or earned, ... \$17,292 86

Rate and amount of each semi-annual dividend	} 2½ per cent., . {	8,087 50
for the previous year, ...		
	} 2½ per cent., . {	7,730 44

Times for the dividends fixed by the by-laws: January and July.

Average annual per cent. of dividends for the term ending at the time of, and including, the last extra dividend: 7 per cent.

The total amount of loans with each specified rate of interest:

\$28,692.75, 6 per cent.; \$3,622, 6½ per cent.; \$160,625, 7 per cent.; \$10,200, 7³/₁₀ per cent.; \$66,150, 8 per cent.

Number of outstanding loans which are of an amount not exceeding three thousand dollars each, ... 110

Aggregate amount of the same, ... 99,389 75

Number of open accounts, ... 992

Number and am't of deposits received for the previous year, 2,556 93,022 66

Number and amount of deposits of, and exceeding, three hundred dollars at any one time for the previous year, ... 80 44,666 03

Number and amount of withdrawals, ... 572 67,164 37

Number of accounts opened during the previous year, ... 200

Number of accounts closed during the previous year, ... 125

Amount of the expenses of the corporation during the previous year, ... 1,613 19

Amount of treasurer's bonds, ... 50,000 00

Date of examination by Commissioner, June 5.

PUBLIC FUNDS.

	Par Value.	Estimated Market Value.	Amount Invested.
United States bonds, ...	\$10,000	\$10,250 00	\$10,000 00
Town Bonds —			
Town of Adams bonds, ...	\$20,000	\$21,000 00	\$20,000 00

BANK STOCK.

Adams Nat'l Bank, North Adams, .	\$700	\$800 00	\$700 00
Lee Nat'l Bank, Lee, ...	1,750	2,150 00	1,750 00
First Nat'l Bank, Adams, ...	17,200	19,000 00	17,200 00

SOUTH BOSTON SAVINGS BANK — SOUTH BOSTON.

Incorporated March 3, 1863. Number of corporators, 62.

GEORGE E. ALDEN, *President*.*Treasurer*, GEORGE W. ELLIS.

STATEMENT.

LIABILITIES.		ASSETS.	Value on Books.
Deposits, . . .	\$1,862,563 04	Public funds, ...	\$348,936 15
Earnings, undi- vided, ...	8,564 14	Bank stock, ...	155,477 12
Guarantee fund, ...	9,500 00	Railroad bonds, ...	125,955 00
		Real estate, ...	89,540 20
		Real estate by foreclosure, ...	61,095 94
		Loans on real estate, ...	948,283 38
		Loans on personal security, ...	56,400 00
		Furniture and fixtures, ...	3,000 00
		Deposit in banks on interest, ...	63,967 83
		Charges on mortgages, ...	869 82
		Interest accrued, ...	22,134 40
		Cash on hand and on deposit, ...	4,967 34
	\$1,880,627 18		\$1,880,627 18

Amount invested in real estate, ... \$89,540 20

Estimated value of real estate, ... 89,540 20

Amount of real estate held by foreclosure, ... 61,095 94

Estimated value of real estate held by foreclosure, ... 65,200 00

Cash on deposit in Banks:

Maverick National Bank, Boston, ... \$63,967 83

Whole amount of interest or profits received or earned, ... \$113,286 76

Rate and amount of each semi-annual dividend	} 2½ per cent., ...	{ 43,267 25
for the previous year, ...		

Times for the dividends fixed by the by-laws: third Wednesday of April and October.

Average annual per cent. of dividends for the term ending at the time of, and including, the last extra dividend: 7½ per cent.

The total amount of loans with each specified rate of interest:

\$68,100, 6 per cent.; \$69,500, 6½ per cent.; \$468,183.38, 7 per cent.; \$3,000, 7 $\frac{3}{10}$ per cent.; \$168,500, 7½ per cent.; \$227,400, 8 per cent.

Number of outstanding loans which are of an amount not exceeding three thousand dollars each, ... 258

Aggregate amount of the same, ... 413,436 00

Number of open accounts, ... 9,117

Number and am't of deposits received for the previous year, 9,005 462,744 95

Number and amount of deposits of, and exceeding, three hundred dollars at any one time for the previous year, ... 215 113,725 27

Number and amount of withdrawals, ... 7,772 479,945 60

Number of accounts opened during the previous year, ... 1,138

Number of accounts closed during the previous year, ... 766

Amount of the expenses of the corporation during the previous year, ... 6,692 48

Amount of treasurer's bonds, ... 40,000 00

Date of examination by Commissioner, March 1.

PUBLIC FUNDS.

	Par Value.	Estimated Market Value.	Amount Invested.
United States bonds, 5-20s, . . .	\$115,900	\$125,740 00	\$133,367 90
City and Town Bonds —			
City of Bangor, Me., . . .	\$36,000	\$36,720 00	\$33,055 00
of Bath, Me., . . .	20,500	20,910 00	20,185 00
of Charlestown, . . .	5,000	5,600 00	5,100 00
of New London, Conn., . . .	10,000	11,200 00	10,500 00
of Norwich, Conn., . . .	30,000	31,320 00	30,930 00
of Haverhill, . . .	16,000	17,120 00	15,680 00
of Chelsea, . . .	7,000	7,665 00	6,860 00
of Portland, Me., . . .	40,000	41,600 00	38,462 50
of Somerville, . . .	10,000	10,750 00	10,000 00
of Belfast, Me., . . .	6,000	6,120 00	6,050 00
of Fall River, . . .	10,000	10,900 00	10,837 50
of Rockland, Me., . . .	7,000	7,140 00	6,577 50
Town of Everett, . . .	1,000	1,090 00	980 75
of Brockton, . . .	20,000	20,400 00	20,350 00

BANK STOCK.

Atlas Nat'l Bank, Boston, . . .	\$11,100	\$12,820 50	\$12,933 38
Commerce Nat'l Bank, Boston, . . .	10,000	10,550 00	12,237 50
Columbian Nat'l Bank, Boston, . . .	14,000	19,040 00	18,435 00
Eliot Nat'l Bank, Boston, . . .	15,000	16,200 00	18,412 50
Globe Nat'l Bank, Boston, . . .	6,000	6,600 00	7,500 00
Howard Nat'l Bank, Boston, . . .	1,300	1,462 50	1,433 25
Massachusetts Nat'l Bank, Boston, . . .	4,500	5,175 00	5,861 25
Merchants' Nat'l Bank, Boston, . . .	5,000	6,650 00	6,600 00
Market Nat'l Bank, Boston, . . .	1,000	1,060 00	1,110 00
North Nat'l Bank, Boston, . . .	3,900	4,524 00	4,597 12
North America Nat'l Bank, Boston, . . .	2,700	2,929 50	2,990 25
Republic Nat'l Bank, Boston, . . .	6,500	8,482 50	8,471 87
State Nat'l Bank, Boston, . . .	10,400	11,310 00	11,050 00
Suffolk Nat'l Bank, Boston, . . .	5,000	6,100 00	6,381 25
Traders' Nat'l Bank, Boston, . . .	2,600	2,704 00	2,986 25
Tremont Nat'l Bank, Boston, . . .	20,000	22,000 00	24,912 50
Webster Nat'l Bank, Boston, . . .	9,000	9,180 00	9,545 00

RAILROAD BONDS.

Old Colony Railroad bonds, . . .	\$32,000	\$35,360 00	\$33,762 50
New Bedford Railroad bonds, . . .	1,000	1,000 00	1,057 50
Cape Cod Railroad bonds, . . .	16,000	17,040 00	16,210 00
Boston and Maine Railroad bonds, . . .	50,000	55,250 00	53,775 00
Boston and Albany Railroad bonds, . . .	18,000	19,170 00	18,450 00
Eastern Railroad bonds, . . .	6,000	3,030 00	2,700 00

SOUTH SCITUATE SAVINGS BANK—SOUTH SCITUATE.

Incorporated April 2, 1834. Number of corporators, 72.

* ———, *President*.*Treasurer*, EBENEZER T. FOGG.

STATEMENT.

LIABILITIES.		ASSETS.	Value on Books.
Deposits, ...	\$440,768 52	Public funds, ...	\$17,997 50
Earnings, undivided, ...	6,068 93	Bank stock, ...	58,700 00
Guarantee fund, ...	1,120 00	Loans on bank stock, ...	1,300 00
		Railroad bonds, ...	4,460 00
		Real estate by foreclosure, ...	23,043 00
		Loans on real estate, ...	292,529 11
		Loans on personal security, ...	33,411 00
		Loans to counties, cities, or towns, ...	9,397 00
		Cash on hand, ...	7,119 84
	<u>\$447,957 45</u>		<u>\$447,957 45</u>

Loans on Bank Stock—amount on each:

On 16 shares Union National Bank, Weymouth, ... \$1,300 00

Amount of real estate held by foreclosure, ... \$23,043 00

Estimated value of real estate, ... 25,675 00

Cash on deposit in Banks:

Manufacturers' National Bank, Boston, ... \$3,025 62

New England Trust Co., Boston, ... 3,980 84

Whole amount of interest or profits received or earned, ... \$24,316 03

Rate and amount of each semi-annual dividend } $2\frac{1}{2}$ per cent., . . . { 10,761 90
for the previous year, ... } $2\frac{1}{2}$ per cent., . . . { 10,961 25

Times for the dividends fixed by the by-laws: last Saturday of February and August.

Average annual per cent of dividends for the term ending at the time of, and including, the last extra dividend: $7\frac{1}{2}$ per cent.

The total amount of loans with each specified rate of interest:

\$15,897, 6 per cent.; \$188,350.11, 7 per cent.; \$13,111, $7\frac{3}{10}$ per cent.; \$77,979, $7\frac{1}{2}$ per cent.; \$41,300, 8 per cent.

Number of outstanding loans which are of an amount not exceeding three thousand dollars each, ... 368

Aggregate amount of the same, ... 256,790 59

Number of open accounts, ... 1,136

Number and am't of deposits received for the previous year, . 250 31,549 34

Number and amount of deposits of, and exceeding, three hundred dollars at any one time for the previous year, ... 32 17,096 00

Number and amount of withdrawals, ... 472 42,148 76

Number of accounts opened during the previous year, . . . 88

Number of accounts closed during the previous year, . . . 65

* Geo. H. Wetherbee, Esq., late President, recently deceased.

Amount of the expenses of the corporation during the previous

year, ... \$1,123 50

Amount of treasurer's bonds, ... 10,000 00

Date of examination by Commissioner, June 28.

PUBLIC FUNDS.

	Par Value.	Estimated Market Value.	Amount Invested.
United States bonds, 5-20s, . . .	\$16,850	\$18,018 00	\$17,997 50

BANK STOCK.

Howard Nat'l Bank, Boston, . . .	\$1,400	\$1,710 00	\$1,400 00
Union Market Nat'l B'k, Watertown,	2,000	1,600 00	2,000 00
Eleventh Ward Nat'l Bank, Boston,	2,600	2,600 00	4,000 00
Hingham Nat'l Bank, Hingham, . .	1,960	2,240 00	2,800 00
Union Nat'l Bank, So. Weymouth, .	2,700	3,055 00	2,700 00
Globe Nat'l Bank, Boston, . . .	300	330 00	300 00
Eliot Nat'l Bank, Boston, . . .	800	864 00	800 00
New England Nat'l Bank, Boston, .	1,000	1,350 00	1,000 00
Massachusetts Nat'l Bank, Boston, .	500	575 00	500 00
City Nat'l Bank, Boston, . . .	2,300	2,645 00	2,300 00
Eagle Nat'l Bank, Boston, . . .	2,300	2,484 00	2,300 00
Merchants' Nat'l Bank, Boston, . .	1,500	1,995 00	1,500 00
Hamilton Nat'l Bank, Boston, . . .	1,500	1,770 00	1,500 00
Washington Nat'l Bank, Boston, . .	1,600	2,104 00	1,600 00
Shawmut Nat'l Bank, Boston, . . .	1,300	1,534 00	1,300 00
Commerce Nat'l Bank, Boston, . . .	4,000	4,220 00	4,000 00
Second Nat'l Bank, Boston, . . .	1,700	2,384 00	1,700 00
Fourth Nat'l Bank, Boston, . . .	4,000	3,600 00	4,000 00
Revere Nat'l Bank, Boston, . . .	6,500	7,085 00	6,500 00
Columbian Nat'l Bank, Boston, . . .	3,200	4,252 00	3,200 00
Traders' Nat'l Bank, Boston, . . .	2,800	2,912 00	2,800 00
North Nat'l Bank, Boston, . . .	4,500	5,220 00	4,500 00
Atlantic Nat'l Bank, Boston, . . .	1,000	1,330 00	1,000 00
Merchandise Nat'l Bank, Boston, . .	2,000	2,040 00	2,000 00
Union Nat'l Bank, Boston, . . .	1,000	1,330 00	1,000 00
Webster Nat'l Bank, Boston, . . .	2,000	2,040 00	2,000 00

RAILROAD BONDS.

Old Colony and Newport R.R. bonds,	\$4,000	\$4,460 00	\$4,460 00
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SOUTH WEYMOUTH SAVINGS BANK — SOUTH WEYMOUTH.

Incorporated 1868. Number of corporators, 34.

ALBERT TIRRELL, *President*.*Treasurer*, B. F. WHITE.

STATEMENT.

LIABILITIES.		ASSETS.	Value on Books.
Deposits, ...	\$398,248 61	Bank stock, ...	\$158,471 50
Earnings, undivided, ...	7,066 49	Loans on real estate, ...	172,432 65
Guarantee fund, ...	1,000 00	Loans on personal security, ...	60,223 70
		Loans to counties, cities, or towns, ...	7,000 00
		Deposit in banks on interest, ...	7,658 65
		Expense account and tax, ...	528 60
	\$406,315 10		\$406,315 10

Cash on deposit in Banks:

First National Bank, South Weymouth, ... \$7,658 65

Whole amount of interest or profits received or earned, ... \$23,717 97

Rate and amount of each semi-annual dividend	} 2½ per cent.,	{	9,128 68
for the previous year, ...			2½ per cent.,

Times for the dividends fixed by the by-laws: January and July.

Average annual per cent. of dividends for the term ending at the time of, and including, the last extra dividend: 7½ per cent.

The total amount of loans with each specified rate of interest:

\$58,563.85, 6 per cent.; \$6,000, 6½ per cent.; \$43,550, 7 per cent.;

\$114,592.50, 7½ per cent.; \$16,950, 8 per cent.

Number of outstanding loans which are of an amount not exceeding three thousand dollars each, ... 164

Aggregate amount of the same, ... 148,856 35

Number of open accounts, ... 946

Number and am't of deposits received for the previous year, . 441 44,762 43

Number and amount of deposits of, and exceeding, three hundred dollars at any one time for the previous year, ... 42 22,644 03

Number and amount of withdrawals, ... 413 36,897 07

Number of accounts opened during the previous year, . . . 121

Number of accounts closed during the previous year, . . . 80

Amount of the expenses of the corporation during the previous year, ... 1,167 21

Amount of treasurer's bonds, ... 10,000 00

Date of examination by Commissioner, June 6.

BANK STOCK.

	Par Value.	Estimated Market Value.	Amount Invested.
Shawmut Nat'l Bank, Boston, . .	\$10,000	\$11,853 00	\$11,853 00
Globe Nat'l Bank, Boston, . .	4,000	4,430 00	5,014 25
Tremont Nat'l Bank, Boston, . .	3,700	4,088 50	4,644 62
Eliot Nat'l Bank, Boston, . .	9,600	10,416 00	11,085 88
New England Nat'l Bank, Boston, .	4,000	5,370 00	5,450 50
Redemption Nat'l Bank, Boston, .	10,000	13,025 00	12,910 25
Revere Nat'l Bank, Boston, . .	6,000	6,570 00	7,260 00
Howard Nat'l Bank, Boston, . .	7,000	7,884 00	7,580 00
Columbian Nat'l Bank, Boston, . .	3,900	5,479 50	4,994 62
Commerce Nat'l Bank, Boston, . .	6,600	6,996 00	8,227 38
Boston Nat'l Bank, Boston, . .	10,000	11,425 00	11,397 74
Eagle Nat'l Bank, Boston, . .	1,500	1,620 00	1,864 00
Continental Nat'l Bank, Boston, .	3,000	3,060 00	3,382 75
Webster Nat'l Bank, Boston, . .	8,600	8,794 00	9,045 14
Atlantic Nat'l Bank, Boston, . .	4,000	5,320 00	5,540 25
Merchants' Nat'l Bank, Boston, .	3,500	4,690 00	4,575 87
First Nat'l Bank, S. Weymouth, .	4,000	5,000 00	4,651 00
Shoe and Leather Nat'l B'k, Boston,	7,500	8,769 00	8,771 25
Second Nat'l Bank, Boston, . .	2,000	2,805 00	2,915 00
Manufacturers' Nat'l Bank, Boston,	10,000	9,975 00	9,982 50
Republic Nat'l Bank, Boston, . .	4,000	5,220 00	5,077 50
Market Nat'l Bank, Boston, . .	2,000	2,140 00	2,210 00
Suffolk Nat'l Bank, Boston, . .	1,800	2,084 75	2,184 75
State Nat'l Bank, Boston, . .	1,200	1,305 00	1,323 00
North America Nat'l Bank, Boston,	6,000	6,510 00	6,530 25

SPRINGFIELD FIVE CENTS SAVINGS BANK—SPRINGFIELD.

Incorporated April 27, 1854. Number of corporators, 37.

JOSEPH C. PYNCHON, *President*.*Treasurer*, D. J. MARSH.

STATEMENT.

LIABILITIES.		ASSETS.	Value on Books.
Deposits, . . .	\$1,304,386 23	Public funds, ...	\$252,800 00
Earnings, undi- vided, . . .	4,147 62	Loans on public funds, . . .	2,800 00
Guarantee fund, . . .	3,200 00	Bank stock, ...	57,100 00
		Loans on bank stock, . . .	1,725 00
		Real estate, ...	138,832 60
		Real estate by foreclosure, . .	29,700 00
		Loans on real estate, . . .	737,055 00
		Loans on personal security, . .	58,500 00
		Deposits in banks, ...	23,000 00
		Cash on hand, ...	10,221 25
	\$1,311,733 85		\$1,311,733 85

Loans on Public Funds — amount on each :

On United States bonds, 5-20s, par value, \$2,900, ... \$2,800 00

Loans on Bank Stock — amount on each :

On 6 shares Second National Bank, Springfield, ... \$600 00

On 12 shares Agawam National Bank, Springfield, ... 1,125 00

Amount invested in real estate, ... \$138,832 60

Estimated value of real estate, ... 138,832 60

Real estate acquired by foreclosure, ... 29,700 00

Estimated value of same, ... 29,700 00

Cash on deposit in Banks :

Pynchon National Bank, Springfield, ... \$10,000 00

Chicopee National Bank, Springfield, ... 13,000 00

Whole amount of interest or profits received or earned, ... \$74,600 00

Rate and amount of each semi-annual dividend } 2½ per cent., . . . { 28,933 24

for the previous year, ... } 2½ per cent., . . . { 29,460 47

Times for the dividends fixed by the by-laws: January and July.

Average annual per cent of dividends for the term ending at the
time of, and including the last extra dividend: 7 per cent.

The total amount of loans with each specified rate of interest;

\$50,000, 5 per cent.; \$750,080, 7 per cent.

Number of outstanding loans which are of an amount not exceed-
ing three thousand dollars each, ... 136

Aggregate amount of the same, ... 174,080 00

Number of open accounts, ... 5,056

Number and am't of deposits received for the previous year, 3,577 400,142 35

Number and amount of deposits of, and exceeding, three hundred
dollars at any one time for the previous year, ... 271 194,799 25

Number and amount of withdrawals, ...	2,823	\$321,477 28
Number of accounts opened during the previous year, . . .	914	
Number of accounts closed during the previous year, . . .	761	
Amount of the expenses of the corporation during the previous year, ...		5,057 22
Amount of treasurer's bonds, ...		5,000 00
Date of examination by Commissioner, June 8.		

PUBLIC FUNDS.

	Par Value.	Estimated Market Value.	Amount Invested.
United States bonds, 6s, 1881, ...	\$241,000	\$264,810 00	\$245,800 00
City Bonds —			
City of Springfield, ...	\$7,000	\$7,500 00	\$7,000 00

BANK STOCK.

Pynchon Nat'l Bank, Springfield, ...	\$10,900	\$16,900 00	\$10,900 00
Agawam Nat'l Bank, Springfield, ...	10,000	12,000 00	10,000 00
Chicopee Nat'l Bank, Springfield, ...	7,000	10,850 00	7,000 00
Ware Nat'l Bank, Ware, ...	7,000	8,750 00	7,000 00
City Nat'l Bank, Worcester, ...	5,600	7,000 00	5,600 00
John Hancock Nat'l B'k, Springfield, ...	5,500	6,600 00	5,500 00
Second Nat'l Bank, Springfield, ...	4,800	8,400 00	4,800 00
First Nat'l Bank, Chicopee, ...	3,800	5,700 00	3,800 00
Hadley Falls Nat'l Bank, Holyoke, ...	1,500	2,250 00	1,500 00
Monson Nat'l Bank, Monson, ...	1,000	1,500 00	1,000 00

SPRINGFIELD INSTITUTION FOR SAVINGS—SPRINGFIELD.

Incorporated 1827. Number of corporators, 73.

JAMES M. THOMPSON, *President*.*Treasurer*, HENRY S. LEE.

STATEMENT.

LIABILITIES.		ASSETS.	Value on Books.
Deposits, . . .	\$6,408,987 11	Public funds, ...	\$1,803,000 00
Earnings, undi- vided, ...	28,202 20	Loans on public funds, ...	25,300 00
Guarantee fund, ...	20,000 00	Bank stock, ...	618,400 00
		Loans on bank stock, ...	100,450 00
		Railroad bonds, ...	208,000 00
		Loans on railroad bonds, ...	3,000 00
		Real estate, ...	105,000 00
		Real estate by foreclosure, ...	78,450 00
		Loans on real estate, ...	2,786,500 00
		Loans on personal security, ...	115,500 00
		Loans on railroad stock, ...	34,150 00
		Loans to counties, cities, or towns, ...	430,100 00
		Deposits in banks on interest, ...	106,000 00
		Cash on hand, ...	43,339 31
	\$6,457,189 31		\$6,457,189 31

Loans on Public Funds—amount on each:

On United States bonds, par value, \$32,150, ... \$25,300 00

Loans on Bank Stock—amount on each:

On 147 shares First National Bank, Springfield, ... \$14,200 00
 On 191 shares Second National Bank, Springfield, ... 18,700 00
 On 80 shares Third National Bank, Springfield, ... 8,200 00
 On 268 shares Chicopee National Bank, Springfield, ... 28,200 00
 On 89 shares Pynchon National Bank, Springfield, ... 7,100 00
 On 68 shares Agawam National Bank, Springfield, ... 7,450 00
 On 18 shares John Hancock National Bank, Springfield, ... 1,650 00
 On 70 shares Holyoke National Bank, Holyoke, ... 7,000 00
 On 8 shares Hadley Falls National Bank, Holyoke, ... 800 00
 On 15 shares First National Bank, Easthampton, ... 1,400 00
 On 11 shares Ware National Bank, Ware, ... 1,100 00
 On 10 shares Hampshire Co. National Bank, Northampton, ... 1,000 00
 On 10 shares First National Bank, Amherst, ... 900 00
 On 30 shares Eagle National Bank, Boston, ... 1,000 00
 On 25 shares Lee National Bank, Lee, ... 1,750 00

Loans on Railroad Bonds—amount on each:

On Boston and Albany 7s, par value, \$3,000 \$3,000 00

Amount invested in real estate, ... \$105,000 00
 Assessed value of real estate, ... 77,000 00
 Amount of real estate held by foreclosure, ... 78,450 00
 Estimated value of real estate held by foreclosure, ... 76,400 00

Cash on deposit in Banks:

Franklin Co. National Bank, Greenfield, ...	\$30,000 00
Holyoke National Bank, Holyoke, ...	30,000 00
First National Bank, Springfield, ...	5,500 00
Second National Bank, Springfield, ...	6,113 18
Third National Bank, Springfield, ...	31,000 00
Chicopee National Bank, Springfield, ...	12,062 92
Pynchon National Bank, Springfield, ...	9,549 72
Chapin Banking and Trust Company, Springfield, ...	3,599 22
Blackstone National Bank, Boston, ...	9,320 68
Agawam National Bank, Springfield, ...	3,000 00

Whole amount of interest or profits received or earned, ... \$410,463 01

Rate and amount of each semi-annual dividend	} 2½ per cent.,	} 153,106 50
for the previous year, ...		
	2½ per cent.,	152,425 85

Times for the dividends fixed by the by-laws: January and July.

Average annual per cent. of dividends for the term ending at the time of, and including, the last extra dividend: 7 per cent.

The total amount of loans with each specified rate of interest:

\$39,000, 4 per cent.; \$29,000, 5 per cent.; \$84,500, 5½ per cent.;
\$168,700, 6 per cent.; \$3,003,800, 6½ per cent.; \$170,000, 7 per cent.

Number of outstanding loans which are of an amount not exceeding three thousand dollars each, ... 866

Aggregate amount of the same, ... 1,145,050 00

Number of open accounts, ... 15,939

Number and am't of deposits received for the previous year, 12,370 1,279,805 12

Number and amount of deposits of, and exceeding, three hundred dollars at any one time for the previous year, . . . 1,082 725,254 00

Number and amount of withdrawals, ... 13,055 1,499,711 20

Number of accounts opened during the previous year, . . 2,630

Number of accounts closed during the previous year, . . 2,666

Amount of the expenses of the corporation during the previous year, ... 14,344 84

Amount of treasurer's bonds, ... 30,000 00

Date of examination by Commissioner, June 7.

PUBLIC FUNDS.

	Par Value.	Estimated Market Value.	Amount Invested.
United States bonds, 4½ per cent., . .	\$25,000	\$26,125 00	\$25,000 00
“ “ “ 10-40s, . .	50,000	53,750 00	50,000 00
“ “ “ 6 per cent., '81, . .	728,800	781,587 00	759,800 00
“ “ “ 5 “ '81, . .	200,000	213,000 00	206,000 00
State Bonds —			
State of Maine 6s, ...	\$48,500	\$53,350 00	\$51,500 00
of New Hampshire 6s, . .	82,000	90,200 00	87,500 00
of Rhode Island 6s, . . .	3,000	3,150 00	3,000 00
of Connecticut 6s, ...	1,000	1,050 00	1,000 00
of Massachusetts, ...	5,000	5,500 00	5,000 00

PUBLIC FUNDS — Concluded.

	Par Value.	Estimated Market Value.	Amount Invested.
City and Town Bonds —			
City of New Haven, Conn., 7s, . . .	\$22,000	\$24,860 00	\$23,000 00
of Hartford, Conn., 6s, . . .	63,000	68,670 00	64,000 00
of New Haven, Conn., . . .	4,200	4,410 00	4,200 00
of Middletown, Conn., 6s, . . .	7,000	7,210 00	7,000 00
of Meriden, Conn., 6s, . . .	5,000	5,250 00	5,000 00
of Waterbury, Conn., 7s, . . .	14,000	15,400 00	14,000 00
of Springfield 6s, . . .	38,000	40,660 00	38,000 00
of Springfield 7s, . . .	149,000	171,350 00	149,000 00
of Worcester 6s, . . .	25,000	27,000 00	26,000 00
of Cambridge 6s, . . .	35,000	37,450 00	35,000 00
of Chelsea 6s, . . .	25,000	26,750 00	25,000 00
of Lynn 6s, . . .	10,000	10,700 00	10,000 00
of New Bedford, . . .	56,000	64,040 00	61,000 00
Town of Brookline 7s, . . .	10,000	11,300 00	10,000 00
City of Lawrence 6s, . . .	10,000	10,800 00	10,000 00
of Taunton 6s, . . .	20,000	22,000 00	21,000 00
of Holyoke 6s, . . .	25,000	26,750 00	25,000 00
of Boston, . . .	30,000	33,000 00	32,000 00
of Newburyport, . . .	5,000	5,250 00	5,000 00
Town of Greenfield, . . .	50,000	50,000 00	50,000 00

BANK STOCK.

Chapin Banking and Trust Company, Springfield, . . .	\$12,500	\$15,000 00	\$12,500 00
First Nat'l Bank, Springfield, . . .	41,000	53,300 00	50,700 00
Second Nat'l Bank, Springfield, . . .	26,900	45,730 00	32,500 00
Third Nat'l Bank, Springfield, . . .	32,200	51,520 00	46,300 00
Chicopee Nat'l Bank, Springfield, . . .	42,200	65,410 00	50,200 00
Pynchon Nat'l Bank, Springfield, . . .	22,600	36,160 00	28,100 00
Agawam Nat'l Bank, Springfield, . . .	22,500	27,000 00	22,500 00
John Hancock Nat'l B'k, Springfield, . . .	8,400	10,080 00	8,400 00
First Nat'l Bank, Chicopee, . . .	20,500	30,750 00	24,500 00
Hadley Falls Nat'l Bank, Holyoke, . . .	2,600	3,588 00	2,600 00
Northampton Nat'l B'k, Northam'n, . . .	1,000	1,000 00	1,000 00
Hampshire Co. Nat'l B'k, Northam'n, . . .	2,000	2,200 00	2,000 00
Hampden Nat'l Bank Westfield, . . .	2,500	3,750 00	2,500 00
Ware Nat'l Bank, Ware, . . .	2,200	2,760 00	2,200 00
Monson Nat'l Bank, Monson, . . .	900	1,125 00	900 00
First Nat'l Bank, Adams, . . .	500	625 00	500 00
Palmer Nat'l Bank, Palmer, . . .	5,000	5,000 00	5,000 00
First Nat'l Bank, Leominster, . . .	10,000	11,000 00	10,000 00
Wachusett Nat'l B'k, Fitchb'g (new,) . . .	5,000	5,000 00	5,000 00
State Nat'l Bank, Boston, . . .	10,000	10,800 00	10,000 00
Shawmut Nat'l Bank, Boston, . . .	10,000	11,800 00	10,000 00
Hamilton Nat'l Bank, Boston, . . .	15,000	17,700 00	15,000 00
North Nat'l Bank, Boston, . . .	15,000	17,550 00	15,000 00
City Nat'l Bank, Boston, . . .	10,000	11,500 00	10,000 00
Tremont Nat'l Bank, Boston, . . .	15,000	16,500 00	15,000 00
Atlantic Nat'l Bank, Boston, . . .	7,500	9,975 00	7,500 00

BANK STOCK — Concluded.

	Par Value.	Estimated Market Value.	Amount Invested.
No. America Nat'l Bank, Boston, .	\$15,000	\$16,200 00	\$15,000 00
Old Boston Nat'l Bank, Boston, .	7,000	8,400 00	7,000 00
Second Nat'l Bank, Boston, .	17,700	24,780 00	17,700 00
Commerce Nat'l Bank, Boston, .	10,000	10,600 00	10,000 00
Exchange Nat'l Bank, Boston, .	2,000	3,300 00	2,000 00
Merchants' Nat'l Bank, Boston, .	15,500	20,615 00	15,500 00
Atlas Nat'l Bank, Boston, .	22,500	25,875 00	22,500 00
Howard Nat'l Bank, Boston, .	13,300	14,896 00	13,300 00
Washington Nat'l Bank, Boston, .	3,000	3,930 00	3,000 00
Eliot Nat'l Bank, Boston, .	5,000	5,400 00	5,000 00
Eagle Nat'l Bank, Boston, .	5,000	5,400 00	5,000 00
Blackstone Nat'l Bank, Boston, .	20,000	21,400 00	20,000 00
Columbian Nat'l Bank, Boston, .	8,700	12,180 00	8,700 00
Webster Nat'l Bank, Boston, .	7,500	7,500 00	7,500 00
Union Nat'l Bank, Boston, .	4,300	5,848 00	4,300 00
Revere Nat'l Bank, Boston, .	26,000	28,340 00	26,000 00
First Nat'l Bank, Boston, .	5,000	9,250 00	5,000 00
Freeman's Nat'l Bank, Boston, .	11,300	12,204 00	11,300 00
Redemption Nat'l Bank, Boston, .	16,500	21,450 00	16,500 00
Commonwealth Nat'l Bank, Boston, .	2,000	2,100 00	2,000 00
Suffolk Nat'l Bank, Boston, .	8,700	10,527 00	8,700 00
Mount Vernon Nat'l Bank, Boston, .	2,500	2,900 00	2,500 00

RAILROAD BONDS.

Boston and Albany R.R. bonds, 6s, .	\$143,000	\$150,150 00	\$143,000 00
Boston and Albany R.R. bonds, 7s, .	61,000	68,930 00	65,000 00

SPENCER SAVINGS BANK—SPENCER.

Incorporated April, 1871. Number of corporators, 26.

ERASTUS JONES, *President*.*Treasurer*, W. L. DEMOND.

STATEMENT.

LIABILITIES.		ASSETS.	Value on Books.
Deposits, ...	\$193,249 24	Public funds, ...	\$9,250 00
Earnings, undivided, ...	2,611 72	Bank stock, ...	30,757 87
Guarantee fund, ...	425 00	Railroad bonds, ...	5,043 75
		Loans on real estate, ...	101,910 00
		Loans on personal security, ...	32,600 00
		Loans to counties, cities, or towns, ...	16,500 00
		Expense account, ...	178 25
		Cash on hand, ...	46 09
	\$196,285 96		\$196,285 96

Whole amount of interest or profits received or earned, ... \$9,984 92
 Rate and amount of each semi-annual dividend } $2\frac{1}{2}$ per cent., . . . { 3,579 20
 for the previous year, ... } $2\frac{1}{2}$ per cent., . . . { 4,039 72

Times for the dividends fixed by the by-laws: January and July.

The total amount of loans with each specified rate of interest:

\$27,000, $5\frac{1}{2}$ per cent.; \$5,000, 6 per cent.; \$102,510, 7 per cent.

Number of outstanding loans which are of an amount not exceeding three thousand dollars each, ... 81

Aggregate amount of the same, ... 74,710 00

Number of open accounts, ... 724

Number and am't of deposits received for the previous year, . 770 64,119 30

Number and amount of deposits of, and exceeding, three hundred dollars at any one time for the previous year, ... 54 25,203 00

Number and amount of withdrawals, ... 354 36,696 54

Number of accounts opened during the previous year, . . . 259

Number of accounts closed during the previous year, . . . 68

Amount of the expenses of the corporation during the previous year, ... 650 00

Amount of treasurer's bonds, ... 20,000 00

Date of examination by Commissioner, June 18.

PUBLIC FUNDS.

	Par Value.	Estimated Market Value.	Amount Invested.
City and Town Bonds—			
City of Springfield, ...	\$2,000	\$2,220 00	\$2,100 00
of Belfast, Me., ...	3,000	3,030 00	3,075 00
of Bangor, Me., ...	3,000	3,360 00	3,150 00
Town of Northampton, ...	1,000	1,075 00	925 00

BANK STOCK.

	Par Value.	Estimated Market Value.	Amount Invested.
Leicester Nat'l Bank, Leicester, .	\$1,400	\$1,568 00	\$1,610 00
Commonwealth Nat'l Bank, Boston,	5,600	5,992 00	6,764 13
State Nat'l Bank, Boston, . . .	1,500	1,620 00	1,652 12
Hide and Leather Nat'l B'k, Boston,	300	336 00	348 00
North Nat'l Bank, Boston, . . .	2,000	2,341 00	2,435 00
Redemption Nat'l Bank, Boston, .	600	781 50	900 00
Central Nat'l Bank, Worcester, .	500	675 00	775 00
First Nat'l Bank, Worcester, . . .	1,200	1,800 00	1,920 00
Webster Nat'l Bank, Boston, . . .	1,100	1,111 00	1,153 62
Spencer Nat'l Bank, Spencer, . . .	7,500	7,875 00	7,500 00
Mechanics' Nat'l Bank, Worcester, .	2,500	3,200 00	3,200 00
First Nat'l Bank, Webster, . . .	2,500	2,625 00	2,500 00

RAILROAD BONDS.

Eastern Railroad bonds, ...	\$5,000	\$2,525 00	\$5,043 75
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STONEHAM FIVE CENTS SAVINGS BANK—STONEHAM.

Incorporated 1855. Number of corporators, 51.

LYMAN DIKE, *President.**Treasurer,* ONSLOW GILMORE.

STATEMENT.

LIABILITIES.		ASSETS.	Value on Books.
Deposits, ...	\$362,893 96	Public funds, ...	\$85,500 00
Earnings, undivided, ...	11,460 08	Bank stock, ...	12,000 00
Guarantee fund, ...	1,729 47	Real estate by foreclosure, ...	1,378 00
Surplus fund, ...	1,117 55	Loans on real estate, ...	236,200 29
		Loans on personal security, ...	3,125 00
		Railroad stock, ...	*5,000 00
		Loans to counties, cities, or towns, ...	20,000 00
		Deposit in banks on interest, ...	13,969 23
		Cash on hand, ...	28 54
	\$377,201 06		\$377,201 06

Cash on deposit in Banks:

Blackstone National Bank, Boston, ... \$13,969 23

Whole amount of interest or profits received or earned, . . . \$23,192 89

Rate and amount of each semi-annual dividend	} 2½ per cent.,	{ 8,313 81
for the previous year, ...		

Times for the dividends fixed by the by-laws: May and November.

Average annual per cent. of dividends for the term ending at the time of, and including, the last extra dividend: 6½ per cent.

The total amount of loans with each specified rate of interest:

\$3,000, 4 per cent.; \$5,000, 5 per cent.; \$12,000, 6½ per cent.;

\$239,325.29, 7 per cent.

Number of outstanding loans which are of an amount not exceeding three thousand dollars each, ... 251

Aggregate amount of the same, ... \$178,000 29

Number of open accounts, ... 1,507

Number and am't of deposits received for the previous year, 1,706 102,087 83

Number and amount of deposits of, and exceeding, three hundred dollars at any one time for the previous year, ... 64 36,615 04

Number and amount of withdrawals, ... 979 76,951 18

Number of accounts opened during the previous year, . . . 262

Number of accounts closed during the previous year, . . . 183

Amount of the expenses of the corporation during the previous year, ... 1,200 00

Amount of treasurer's bonds, ... 50,000 00

Date of examination by Commissioner, June 16.

* Taken to secure indebtedness to the bank.

PUBLIC FUNDS.

	Par Value.	Estimated Market Value.	Amount Invested.
United States bonds, 10-40s, . . .	\$4,500	\$4,860 00	\$4,185 00
City and Town Bonds —			
City of Somerville, ...	\$20,000	\$22,200 00	\$20,200 00
of Fall River, ...	8,000	8,800 00	8,796 00
of Worcester, ...	5,000	5,500 00	4,792 50
of Haverhill, ...	5,000	5,500 00	5,500 00
Town of Danvers, ...	25,000	25,500 00	25,000 00
of Woburn, ...	8,000	8,800 00	7,840 00
of Arlington, ...	10,000	11,000 00	11,000 00

BANK STOCK.

Howard Nat'l Bank, Boston, . . .	\$2,400	\$2,700 00	\$2,718 25
Continental Nat'l Bank, Boston, . .	3,000	3,000 00	3,382 50
Webster Nat'l Bank, Boston, . . .	1,500	1,500 00	1,636 50
State Nat'l Bank, Boston, . . .	1,500	1,620 00	1,620 00
Nat'l City Bank, Boston, . . .	1,100	1,248 00	1,268 00
Hide and Leather Nat'l B'k, Boston,	2,500	2,762 00	2,879 00

STOCKBRIDGE SAVINGS BANK—STOCKBRIDGE.

Incorporated 1871. Number of corporators, 16.

MASON VAN DEUSEN, *President*.*Treasurer*, C. H. WILLIS.

STATEMENT.

LIABILITIES.		ASSETS.	Value on Books.
Deposits, ...	\$55,603 91	Public funds, ...	\$7,095 00
Earnings, undivided, ...	414 48	Loans on public funds, ...	200 00
Guarantee fund, ...	139 18	Bank stock, ...	2,970 00
		Loans on real estate, ...	40,460 50
		Loans on personal security, ...	4,525 00
		Cash on hand, ...	907 07
	\$56,157 57		\$56,157 57

Loans on Public Funds—amount on each:

On United States bonds, par value, \$200, ... \$200 00

Cash on deposit in Banks:

Housatonic National Bank, Stockbridge, ... \$858 16
Pittsfield National Bank, Pittsfield, ... 64

Whole amount of interest or profits received or earned, ... \$4,014 96
Rate and amount of each semi-annual dividend } $2\frac{1}{2}$ per cent., ... { 1,253 90
for the previous year, ... } $2\frac{1}{2}$ per cent., ... { 1,292 10

Times for the dividends fixed by the by-laws: first Thursday of April and October.

The total amount of loans with each specified rate of interest:
\$45,185.50, $7\frac{3}{10}$ per cent.

Number of outstanding loans which are of an amount not exceeding three thousand dollars each, ... 95
Aggregate amount of the same, ... 45,185 50
Number of open accounts, ... 191
Number and am't of deposits received for the previous year, ... 145 19,071 67
Number and amount of deposits of, and exceeding, three hundred dollars at any one time for the previous year, ... 21 13,598 00
Number and amount of withdrawals, ... 156 20,515 98
Number of accounts opened during the previous year, ... 49
Number of accounts closed during the previous year, ... 43
Amount of the expenses of the corporation during the previous year, ... 425 00
Amount of treasurer's bonds, ... 15,000 00
Date of examination by Commissioner, June 6.

PUBLIC FUNDS.

	Par Value.	Estimated Market Value.	Amount Invested.
Town Bonds —			
Town of Stockbridge, ...	\$5,500	\$5,500 00	\$5,275 00
of Adams, ...	2,000	2,000 00	1,820 00

BANK STOCK.

First Nat'l Bank, Adams, . . .	\$2,500	\$3,125 00	\$2,970 00
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SUFFOLK SAVINGS BANK FOR SEAMEN AND OTHERS—BOSTON.

Incorporated 1833. Number of corporators, 167.

THOMAS LAMB, *President*.*Treasurer*, CHARLES HENRY PARKER.

STATEMENT.

LIABILITIES.		ASSETS.	Value on Books.
Deposits, . . .	\$10,294,932 78	Public funds, ...	\$1,169,000 00
Earnings, undi-		Loans on public funds, . .	418,000 00
vided, . . .	331,268 58	Bank stock, ...	455,125 00
Guarantee fund,	36,862 40	Loans on bank stock, . .	2,000 00
		Railroad bonds and note, .	250,000 00
		Real estate, ...	200,000 00
		Real estate by foreclosure, .	49,096 54
		Loans on real estate, . .	4,800,190 75
		Loans on personal security, .	2,671,500 00
		Deposits in banks on interest,	598,947 53
		Deposits in banks not on in-	
		terest, ...	30,066 77
		Expense account, ...	2,010 02
		Cash on hand, ...	17,127 15
	\$10,663,063 76		\$10,663,063 76

Loans on Public Funds — amount on each:

On \$50,000, U. S. registered 6s of 1865, ...	\$50,000 00
On \$75,000, U. S. coupon 6s of 1867, ...	75,000 00
On \$175,000, U. S. registered 6s of 1867, ...	175,000 00
On \$100,000, U. S. coupon 4½s, ...	100,000 00
On \$6,000, City of Chelsea bonds; \$6,000, City of Fall River, .	12,000 00
On \$6,000, U. S. coupon 6s of 1881, ...	6,000 00

Loans on Bank Stock:

On 25 shares of Mechanics' National Bank, Boston, ...	\$2,000 00
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Amount invested in real estate, ... \$200,000 00

Estimated market value of real estate, ... 175,000 00

Amount of real estate held by foreclosure, ...	\$49,096 54
Estimated value of real estate held by foreclosure, ...	50,000 00

Cash on deposit in Banks:

New England National Bank, Boston, ...	\$101,757 52
Columbian National Bank, Boston, ...	18,309 25
Merchandise National Bank, Boston, ...	152,578 64
Merchants' National Bank, Boston, ...	150,208 33
Exchange National Bank, Boston, ...	206,160 56

Whole amount of interest or profits received or earned, ...	\$583,329 94
Rate and amount of each semi-annual dividend } $2\frac{1}{2}$ per cent., ...	{ 215,918 49
for the previous year, ... } $2\frac{1}{2}$ per cent., ...	{ 231,544 43

Times for the dividends fixed by the by-laws: second Wednesday of April and October.

Average annual per cent. of dividends for the term ending at the time of, and including, the last extra dividend: 7 per cent.

The total amount of loans with each specified rate of interest:

\$30,000, $3\frac{1}{2}$ per cent.; \$440,000, 4 per cent.; \$12,000, $4\frac{1}{2}$ per cent.;
\$1,810,000, 5 per cent.; \$547,500, $5\frac{1}{2}$ per cent.; \$2,727,550, 6 per
cent.; \$467,500, $6\frac{1}{2}$ per cent.; \$1,857,140.75, 7 per cent.

Number of outstanding loans which are of an amount not exceeding three thousand dollars each, ... 35

Aggregate amount of the same, ... 85,516 00

Number of open accounts, ... 23,973

Number and am't of deposits received for the previous year, 17,273 2,150,813 00

Number and amount of deposits of, and exceeding, three hundred dollars at any one time for the previous year, ... 2,136 1,241,889 00

Number and amount of withdrawals, ... 15,800 1,571,423 49

Number of accounts opened during the previous year, ... 4,313

Number of accounts closed during the previous year, ... 2,488

Amount of the expenses of the corporation during the previous year, ... 22,119 65

Amount of treasurer's bonds, ... 20,000 00

Date of examination by Commissioner, December 26.

PUBLIC FUNDS.

	Par Value.	Estimated Market Value.	Amount Invested.
United States bonds, $4\frac{1}{2}$ per cent., ...	\$300,000	\$315,000 00	\$300,000 00
“ “ “ 6s of 1867, ...	300,000	325,125 00	300,000 00
“ “ “ 6s of 1881, ...	170,000	188,062 50	170,000 00
“ “ “ 5s of 1881, ...	300,000	323,250 00	300,000 00
City Bonds—			
City of Boston 5s of 1878, ...	\$50,000	\$50,750 00	\$50,000 00
of Worcester 6s of 1885, ...	20,000	21,300 00	20,000 00
of New Bedford 6s of 1897, ...	10,000	11,125 00	10,000 00
of Manchester, N.H., 5s of '82, ...	19,000	19,000 00	19,000 00

BANK STOCK.

	Par Value.	Estimated Market Value.	Amount Invested.
Market Nat'l Bank, Boston, . .	\$15,000	\$15,975 00	\$15,000 00
Atlas Nat'l Bank, Boston, . .	62,400	72,072 00	62,400 00
Washington Nat'l Bank, Boston, .	15,000	19,687 50	15,000 00
Hamilton Nat'l Bank, Boston, . .	15,000	17,737 50	15,000 00
State Nat'l Bank, Boston, . .	11,700	12,723 75	11,700 00
Shoe and Leather Nat'l B'k, Boston,	10,000	11,850 00	10,000 00
Revere Nat'l Bank, Boston, . .	40,000	43,600 00	40,000 00
Bay State Nat'l Bank, Lawrence, .	13,125	17,893 75	13,125 00
Shawmut Nat'l Bank, Boston, . .	13,300	15,694 00	13,300 00
City Nat'l Bank, Boston, . .	15,000	17,287 50	15,000 00
Commerce Nat'l Bank, Boston, .	20,000	21,200 00	20,000 00
Hide and Leather Nat'l B'k, Boston,	5,000	5,600 00	5,000 00
Union Nat'l Bank, Boston, . .	10,000	13,600 00	10,000 00
Merchants' Nat'l Bank, Boston, .	53,200	71,221 50	53,200 00
Columbian Nat'l Bank, Boston, .	49,200	69,126 00	49,200 00
Massachusetts Nat'l Bank, Boston, .	5,000	5,500 00	5,000 00
Webster Nat'l Bank, Boston, . .	50,000	51,125 00	50,000 00
Railroad Nat'l Bank, Lowell, . .	5,000	5,762 50	5,000 00
New England Nat'l Bank, Boston, .	1,100	1,476 75	1,100 00
Eagle Nat'l Bank, Boston, . .	36,100	38,988 00	36,100 00
Tremont Nat'l Bank, Boston, . .	10,000	10,975 00	10,000 00

RAILROAD BONDS.

Old Colony and Newport R.R. bonds, 6s, \$200,000, ...	\$200,000	\$205,000 00	\$200,000 00
Portland, Saco and Portsmouth R.R. note, ...	50,000	50,000 00	50,000 00

TAUNTON SAVINGS BANK—TAUNTON.*

Incorporated 1869. Number of corporators, 107.

GEORGE M. WOODWARD, *President.*

Treasurer, HENRY R. WOOD.

STATEMENT.

LIABILITIES.		ASSETS.	Value on Books.
Deposits, . . .	\$1,366,276 57	Loans on public funds, . .	\$700 00
Earnings, undi- vided, . . .	40,238 73	Bank stock, . . .	79,208 12
Guarantee fund, . .	4,000 00	Loans on bank stock, . . .	1,000 00
Premium acc't, . .	511 25	Railroad bonds, . . .	20,000 00
Suspense acc't, . .	315 60	Real estate by foreclosure, . .	150,344 53
Surplus account, . .	14,942 50	Loans on real estate, . . .	869,166 94
		Loans on personal security, . .	285,680 00
		Loans on railroad stock, . .	200 00
		Expense account, . . .	1,248 35
		Furniture, . . .	3,173 89
		Profit and loss, . . .	2,769 04
		Cash on hand, . . .	12,793 78
	\$1,426,284 65		\$1,426,284 65

Loan on Public Funds—amount on each:
On United States Bonds, par value, \$700, ... \$700 00

Loans on Bank Stock—amount on each:
On 7 shares Bristol Co. National Bank, Taunton, ... \$900 00
On 1 share Taunton National Bank, Taunton, ... 100 00

Loans on Railroad Stock—amount on each:
On 2 shares Boston and Providence Railroad, ... \$200 00

Amount of real estate held by foreclosure, ... \$150,344 53
Estimated value of real estate, ... 140,000 00

Cash on deposit in Banks:
Taunton National Bank, Taunton, ... \$9,861 65

Whole amount of interest or profits received or earned, ... \$91,747 77
Rate and amount of each semi-annual dividend } 2½ per cent., . . { 39,123 85
for the previous year, ... } 2 per cent., . . { 29,575 09

Times for the dividends fixed by the by-laws: January and July.
The total amount of loans with each specified rate of interest:
\$5,500, 5 per cent.; \$187,500, 6 per cent.; \$475,331.20, 6½ per
cent.; \$336,067.71, 7 per cent.; \$68,477.14, 7½ per cent.; \$77,470.89,
8 per cent.

Number of outstanding loans which are of an amount not exceed-
ing three thousand dollars each, ... 351
Aggregate amount of the same, ... 264,909 36
Number of open accounts, ... 3,833
Number and am't of deposits received for the previous year, 1,502 111,030 69

* Temporarily enjoined by a decree of the Supreme Judicial Court, December 24, 1877.

Number and amount of deposits of, and exceeding, three hundred dollars at any one time for the previous year, ...	86	\$53,084 00
Number and amount of withdrawals, ...	2,956	415,670 23
Number of accounts opened during the previous year, . .	290	
Number of accounts closed during the previous year, . .	657	
Amount of the expenses of the corporation during the previous year, ...		3,894 78
Amount of treasurer's bonds, ...		30,000 00
Date of examination by Commissioner, September 3.		

BANK STOCK.

	Par Value.	Estimated Market Value.	Amount Invested.
Merchants' Nat'l B'k, New Bedford,	\$20,000	\$28,800 00	\$27,200 00
First Nat'l Bank, New Bedford, .	1,700	1,831 00	2,211 01
Commerce Nat'l B'k, New Bedford,	10,200	10,659 00	12,311 00
Atlas Nat'l Bank, Boston, . .	5,500	6,325 00	6,208 61
City Nat'l Bank, Boston, . . .	10,000	11,500 00	11,362 50
Taunton Nat'l Bank, Taunton, .	10,900	16,350 00	14,250 00
Bristol Co. Nat'l Bank, Taunton, .	3,400	5,780 00	4,405 00
Machinists' Nat'l Bank, Taunton, .	900	1,575 00	1,260 00

RAILROAD BONDS.

Cape Cod Railroad bonds, 7s, . .	\$20,000	\$21,000 00	\$20,000 00
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TEMPLETON SAVINGS BANK — BALDWINVILLE, TEMPLETON.

Incorporated April 19, 1871. Number of corporators, 40.

CHARLES A. PERLEY, *President*.

Treasurer, OTIS D. SAWIN.

STATEMENT.

LIABILITIES.		ASSETS.	Value on Books.
Deposits, . . .	\$61,031 92	Bank stock, ...	\$3,000 00
Earnings, undivided, . . .	99 74	Loans on bank stock, . . .	1,700 00
Guarantee fund, . . .	288 18	Loans on real estate, . . .	41,035 00
		Loans on personal security, . .	13,129 00
		Loans to counties, cities, or towns, ...	1,500 00
		Cash on hand, ...	1,055 84
	\$61,419 84		\$61,419 84

Loans on Bank Stock — amount on each:

On 7 shares Gardner National Bank, Gardner, ...	\$700 00
On 10 shares First National Bank, Winchendon, ...	1,000 00

Whole amount of interest or profits received or earned, ... \$3,694 08

Rate and amount of each semi-annual dividend	{	2½ per cent., . . .	{	1,603 68
for the previous year, ...		2½ per cent., . . .		1,396 89

Times for the dividends fixed by the by-laws: January and July.

The total amount of loans with each specified rate of interest:

\$1,900, 6 per cent.; \$55,464, 6½ per cent.

Number of outstanding loans which are of an amount not exceeding three thousand dollars each, ... 108

Aggregate amount of the same, ... 57,364 00

Number of open accounts, ... 273

Number and am't of deposits received for the previous year, . 129 11,346 71

Number and amount of deposits of, and exceeding; three hundred dollars at any one time for the previous year, ... 6 2,910 87

Number and amount of withdrawals, ... 101 7,522 16

Number of accounts opened during the previous year, . . . 37

Number of accounts closed during the previous year, . . . 30

Amount of the expenses of the corporation during the previous year, ... 201 90

Amount of treasurer's bonds, ... 10,000 00

Date of examination by Commissioner, June 4.

BANK STOCK.

	Par Value.	Estimated Market Value.	Amount Invested.
Orange Nat'l Bank, Orange, ...	\$3,000	\$3,180 00	\$3,000 00

UNION INSTITUTION FOR SAVINGS IN THE CITY OF BOSTON —
BOSTON.

Incorporated February 11, 1865. Number of corporators, 40.

JOHN C. CROWLEY, *President.*

Treasurer, GEORGE F. EMERY.

STATEMENT.

LIABILITIES.		ASSETS.	Value on Books.
Deposits, . . .	\$3,815,217 63	Public funds, ...	\$725,758 00
Earnings, undi- vided, . . .	37,914 66	Loans on public funds, . . .	1,000 00
Guarantee fund, . . .	15,000 00	Railroad bonds, ...	50,000 00
Other liabilities, . . .	1,365 17	Real estate, ...	278,601 06
		Real estate by foreclosure, . .	244,552 95
		Loans on real estate, ...	2,283,397 95
		Loans on personal security, with collateral, ...	177,042 00
		Deposit in banks on interest, .	100,548 43
		Suspense, ...	18 45
		Cash on hand, ...	8,578 62
	\$3,869,497 46		\$3,869,497 46

Loans on Public Funds — amount on each:

On United States bonds, par value, \$1,000, ... \$1,000 00

Amount invested in real estate, ... \$278,601 06

Estimated value of real estate, ... 278,000 00

Amount of real estate held by foreclosure, ... 244,552 95

Estimated value of real estate held by foreclosure, ... 250,300 00

Cash on deposit in Banks:

National Bank of Commerce, Boston, ... \$100,548 43

Whole amount of interest or profits received or earned, ... \$303,507 40

Rate and amount of each semi-annual dividend } $2\frac{1}{2}$ per cent., . . { 96,019 91
for the previous year, ... } $2\frac{1}{2}$ per cent., . . { 93,677 71

Times for the dividends fixed by the by-laws: third Wednesday of
May and November.

The total amount of loans with each specified rate of interest:

\$775,192, 6 per cent.; \$8,000, $6\frac{1}{2}$ per cent.; \$829,962.95, 7 per cent.;

\$14,400, $7\frac{3}{10}$ per cent.; \$230,000, $7\frac{1}{2}$ per cent.; \$603,885, 8 per cent.

Number of outstanding loans which are of an amount not exceed-
ing three thousand dollars each, ... 579

Aggregate amount of the same, ... 788,572 00

Number of open accounts, ... 9,243

Number and am't of deposits received for the previous year, 7,749 772,064 8c

Number and amount of deposits of, and exceeding, three hundred
dollars at any one time for the previous year, ... 457 258,114 82

Number and amount of withdrawals, ... 10,073 948,521 65

Number of accounts opened during the previous year, ... 1,239

Number of accounts closed during the previous year, ... 1,593

Amount of the expenses of the corporation during the previous

year, ... \$12,704 58

Amount of treasurer's bonds, ... 10,000 00

Date of examination by Commissioner, December 12.

PUBLIC FUNDS.

	Par Value.	Estimated Market Value.	Amount Invested.
United States bonds, 10-40s, . . .	\$125,000	\$135,312 50	\$147,531 75
“ “ “ 4½s, . . .	50,000	52,562 50	54,312 50
City and Town Bonds—			
City of Boston 5s, gold, . . .	\$150,000	\$164,250 00	\$168,375 00
of Boston 5 per cent. reg'd, . .	75,000	81,370 00	83,437 50
of Boston 6s, currency, . . .	24,000	24,960 00	23,751 25
of Providence 5s, gold, . . .	100,000	106,500 00	108,250 00
of Providence 5s, reg'd, . . .	60,000	63,900 00	65,100 00
of Lowell 6s, currency, . . .	50,000	55,000 00	50,000 00
of Cambridge 5s, . . .	5,000	5,050 00	5,000 00
Town of Medford 6s, . . .	20,000	21,800 00	20,000 00

BANK STOCK.

Boston & Providence, R.R. bonds, 7s,	\$50,000	\$58,000 00	\$50,000 00
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UNION SAVINGS BANK—FALL RIVER.

Incorporated April, 1869. Number of corporators, 31.

AUGUSTUS CHACE, *President*.*Treasurer*, D. A. CHAPIN.

STATEMENT.

LIABILITIES.		ASSETS.	Value on Books.
Deposits, ...	\$644,696 74	Public funds, ...	\$10,000 00
Earnings, undivided, ...	26,687 84	Bank stock, ...	36,575 00
Guarantee fund, ...	1,800 00	Real estate, ...	38,000 00
		Loans on real estate, ...	328,954 00
		Loans on personal security, ...	255,785 00
		Cash on hand, ...	3,870 58
	\$673,184 58		\$673,184 58

Amount invested in real estate, ... \$38,000 00
 Estimated value of real estate, ... 40,000 00

Whole amount of interest or profits received or earned, . . . \$39,938 98
 Rate and amount of each semi-annual dividend } $2\frac{1}{2}$ per cent., . { 15,926 01
 for the previous year, ... } $2\frac{1}{2}$ per cent., . { 15,212 97

Times for the dividends fixed by the by-laws: May 15 and November 15.

The total amount of loans with each specified rate of interest:
 \$584,739, 6 per cent.

Number of outstanding loans which are of an amount not exceeding three thousand dollars each, ... 136
 Aggregate amount of the same, ... 175,389 00
 Number of open accounts, ... 1,384
 Number and am't of deposits received for the previous year, 1,268 133,253 27
 Number and amount of deposits of, and exceeding, three hundred dollars at any one time for the previous year, . . . 78 47,496 36
 Number and amount of withdrawals, ... 1,274 121,226 23
 Number of accounts opened during the previous year, . . 258
 Number of accounts closed during the previous year, . . 240
 Amount of the expenses of the corporation during the previous year, ... 1,600 00
 Amount of treasurer's bonds, ... 25,000 00
 Date of examination by Commissioner, September 27.

PUBLIC FUNDS.

	Par Value.	Estimated Market Value.	Amount Invested.
City Bonds — City of Fall River, ...	\$10,000	\$10,000 00	\$10,000 00

BANK STOCK.

	Par Value.	Estimated Market Value.	Amount Invested.
Nat'l Union Bank, Fall River, .	\$17,400	\$20,010 00	\$19,140 00
Metacomet Nat'l Bank, Fall River, .	11,400	15,162 00	14,385 00
Pocasset Nat'l Bank, Fall River, .	2,500	3,500 00	3,050 00

UXBRIDGE SAVINGS BANK—UXBRIDGE.

Incorporated June 3, 1870. Number of corporators, 63.

MOSES TAFT, *President*.*Treasurer*, C. A. TAFT.

STATEMENT.

LIABILITIES.		ASSETS.	Value on Books.
Deposits, ...	\$328,519 54	Bank stock, ...	\$127,281 45
Earnings, undivided, ...	5,271 47	Real estate, ...	19,380 48
Guarantee fund, ...	840 00	Loans on real estate, ...	136,417 00
		Loans on personal security, ...	34,548 00
		Loans to banks on interest, ...	7,201 06
		Expense account, ...	6,953 02
		Profit and loss, ...	2,850 00
	\$334,631 01		\$334,631 01

Amount of real estate held by foreclosure, ... \$19,380 48

Estimated value of real estate held by foreclosure, ... 22,000 00

Cash on deposit in Banks:

Blackstone National Bank, Uxbridge, ... \$7,201 06

Whole amount of interest or profits received or earned, ... \$17,428 75

Rate and amount of each semi-annual dividend	} 2½ per cent., ...	{ 7,735 84
for the previous year, ...		

	} 2½ per cent., ...	{ 7,867 54

Times for the dividends fixed by the by-laws: January and July.

Average annual per cent. of dividends for the term ending at the time of, and including, the last extra dividend: 7 per cent.

The total amount of loans with each specified rate of interest:

\$140,455, 7 per cent.; \$29,020, 7½ per cent.; \$1,490, 8 per cent.

Number of outstanding loans which are of an amount not exceeding three thousand dollars each, ... 104

Aggregate amount of the same, ... 101,762 00

Number of open accounts, ... 1,096

Number and am't of deposits received for the previous year, . 616 57,578 48

Number and amount of deposits of, and exceeding, three hundred dollars at any one time for the previous year, ... 34 17,626 50

Number and amount of withdrawals, ... 432 51,405 49

Number of accounts opened during the previous year, ... 115

Number of accounts closed during the previous year, . . . 107
 Amount of the expenses of the corporation during the previous
 year \$825 00
 Amount of treasurer's bonds, ... 20,000 00
 Date of examination by Commissioner, March 24.

BANK STOCK.

	Par Value.	Estimated Market Value.	Amount Invested.
Redemption Nat'l Bank, Boston, .	\$4,000	\$5,240 00	\$5,610 00
Suffolk Nat'l Bank, Boston, . .	6,100	7,381 00	7,945 00
Hide and Leather Nat'l B'k, Boston,	13,000	14,690 00	15,259 12
Revere Nat'l Bank, Boston, . .	4,000	4,360 00	4,820 00
Howard Nat'l Bank, Boston, . .	11,200	12,656 00	12,919 00
North Nat'l Bank, Boston, . .	6,000	7,080 00	7,494 50
Tremont Nat'l Bank, Boston, . .	5,800	6,438 00	7,280 00
Eliot Nat'l Bank, Boston, . .	11,000	12,100 00	13,148 75
Webster Nat'l Bank, Boston, . .	6,900	7,038 00	7,516 75
State Nat'l Bank, Boston, . .	7,800	8,580 00	8,974 75
Mt. Vernon Nat'l Bank, Boston, .	1,800	2,106 00	2,223 75
Atlas Nat'l Bank, Boston, . .	3,300	3,828 00	4,134 25
Eagle Nat'l Bank, Boston, . .	3,000	3,240 00	3,777 75
Blackstone Nat'l Bank, Uxbridge, .	1,700	2,210 00	2,260 00
Grafton Nat'l Bank, Grafton, . .	500	540 00	540 00
First Nat'l Bank, Clinton, . .	2,000	2,480 00	2,480 00
Wachusett Nat'l Bank, Fitchburg, .	2,500	2,550 00	5,000 00
Franklin Nat'l Bank, Franklin, . .	5,400	6,750 00	6,490 00
Central Nat'l Bank, Boston, . .	2,000	2,000 00	2,000 00
Millbury Nat'l Bank, Millbury, . .	1,700	2,006 00	2,006 00
Eleventh Ward Nat'l Bank, Boston,	1,400	1,400 00	2,399 33
Manufacturers' Nat'l Bank, Boston,	3,000	3,000 00	3,002 50

WAKEFIELD SAVINGS BANK—WAKEFIELD.

Incorporated 1869. Number of corporators, 55.

JAMES F. EMERSON, *President*.*Treasurer*, CHESTER W. EATON.

STATEMENT.

LIABILITIES.		ASSETS.	Value on Books.
Deposits, ...	\$81,567 23	Railroad bonds, ...	\$6,140 00
Guarantee fund, ...	196 78	Real estate held by foreclosure, ...	2,480 00
		Loans on real estate, ...	51,242 55
		Loans on personal security, ...	4,120 00
		Loans to counties, cities, or towns, ...	13,015 00
		Expense account, ...	163 79
		Interest account, ...	1,108 26
		Real estate improvement or repairs, ...	477 23
		Cash on hand, ...	3,017 18
	\$81,764 01		\$81,764 01

Amount of real estate held by foreclosure, ...	\$2,480 00
Estimated value of real estate, ...	3,100 00

Cash on deposit in Banks:

National Bank of South Reading, Wakefield, ...	\$2,971 26
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Whole amount of interest or profits received or earned, ...	\$5,346 68
Rate and amount of each semi-annual dividend } $2\frac{1}{2}$ per cent., ...	1,749 55
for the previous year, ... } $2\frac{1}{2}$ per cent., ...	1,804 66

Times for the dividends fixed by the by-laws: February and August.

Average annual per cent. of dividends for the term ending at the time of, and including, the last extra dividend: $6\frac{1}{3}$ per cent.

The total amount of loans with each specified rate of interest:

\$19,155, 6 per cent.; \$28,505, 7 per cent.; \$14,550, $7\frac{3}{10}$ per cent.;

\$13,937.55, 8 per cent.; \$500, 9 per cent.; \$350, 10 per cent.

Number of outstanding loans which are of an amount not exceeding three thousand dollars each, ... 54

Aggregate amount of the same, ... 55,492 55

Number of open accounts, ... 682

Number and am't of deposits received for the previous year, . 823 43,165 57

Number and amount of deposits of, and exceeding, three hundred dollars at any one time for the previous year, ... 33 24,246 30

Number and amount of withdrawals, ... 543 40,967 88

Number of accounts opened during the previous year, . . . 137

Number of accounts closed during the previous year, . . . 115

Amount of the expenses of the corporation during the previous year, 737 13

Amount of treasurer's bonds, ... 10,000 00

Date of examination by Commissioner, June 15.

RAILROAD BONDS.

	Par Value.	Estimated Market Value.	Amount Invested.
Old Colony and Newport R.R. bonds,	\$4,000	\$4,080 00	\$4,080 00
Boston and Albany Railroad bonds, .	2,000	2,060 00	2,060 00

WALES SAVINGS BANK — WALES.

Incorporated 1870. Number of corporators, 76.

ELIJAH SHAW, *President*.*Treasurer*, J. C. BURLEY.

STATEMENT.

LIABILITIES.		ASSETS.	Value on Books.
Deposits, ...	\$20,466 48	Bank stock, ...	\$6,310 00
Earnings, undivided, ...	949 62	Loans on real estate, ...	12,790 00
Interest, ...	302 98	Loans on personal security, ...	1,715 63
Guarantee fund, ...	80 00	Loans to counties, cities, or towns, ...	298 60
		Expense account, ...	25 40
		Taxes, ...	89 28
		Office furniture, ...	240 00
		Cash on hand, ...	330 17
	\$21,799 08		\$21,799 08

Whole amount of interest or profits received or earned, ... \$1,752 56

Rate and amount of each semi-annual dividend	} 2½ per cent., ...	} 637 23
for the previous year, ...		

Times for the dividends fixed by the by-laws: January and July.

The total amount of loans with each specified rate of interest:

\$14,804.23, 7 per cent.

Number of outstanding loans which are of an amount not exceeding three thousand dollars each, ... 26

Aggregate amount of the same, ... 14,505 63

Number of open accounts, ... 132

Number and am't of deposits received for the previous year, 254 1,299 60

Number and amount of deposits of, and exceeding, three hundred dollars at any one time for the previous year, ... None. None.

Number and amount of withdrawals, ... 64 5,524 33

Number of accounts opened during the previous year, ... 5

Number of accounts closed during the previous year, ... 17

Amount of the expenses of the corporation during the previous year, ... 60 00

Amount of treasurer's bonds, ... 10,000 00

Date of examination by Commissioner, June 27.

BANK STOCK.

	Par Value.	Estimated Market Value.	Amount Invested.
Southbridge Nat'l B'k, Southbridge,	\$700	\$924 00	\$875 00
Continental Nat'l Bank, Boston, .	1,000	1,100 00	1,185 00
Hamilton Nat'l Bank, Boston, .	1,000	1,250 00	1,220 00
Revere National Bank, Boston, .	2,000	2,200 00	2,405 00
Monson Nat'l Bank, Monson, . .	500	660 00	625 00

WALTHAM SAVINGS BANK—WALTHAM.

Incorporated 1853. Number of corporators, 30.

HORATIO MOORE, *President*.*Treasurer*, F. M. STONE.

STATEMENT.

LIABILITIES.		ASSETS.	Value on Books.
Deposits, . . .	\$1,165,382 02	Public funds, ...	\$15,000 00
Earnings, undi- vided, . . .	17,192 72	Bank stock, ...	98,175 00
Guarantee fund,	8,725 52	Railroad bonds, ...	59,900 00
		Real estate by foreclosure, .	4,600 00
		Loans on real estate, . . .	799,889 56
		Loans on personal security, .	27,767 16
		Loans to counties, cities, or towns, ...	155,000 00
		Cash on hand, ...	30,968 54
	\$1,191,300 26		\$1,191,300 26

Real estate held by foreclosure, ... \$4,600 00

Estimated value of real estate held by foreclosure, ... \$4,500 00

Cash on deposit in Banks:

Waltham National Bank, Waltham, ... \$30,000 00

Whole amount of interest or profits received or earned, . . . \$77,752 16

Rate and amount of each semi-annual dividend	} 2½ per cent., . .	{ 28,224 57
for the previous year, ...		

Times for the dividends fixed by the by-laws: second Wednesday of April and October.	} 2½ per cent., . .	{ 28,026 04

The total amount of loans with each specified rate of interest:

\$10,000, 6½ per cent.; \$817,656.72, 7 per cent.

Number of outstanding loans which are of an amount not exceed-
ing three thousand dollars each, ... 246

Aggregate amount of the same, ... 302,498 00

Number of open accounts, ... 3,795

Number and am't of deposits received for the previous year, 2,906 276,578 11

Number and amount of deposits of, and exceeding, three hundred
dollars at any one time for the previous year, . . . 160 95,734 23

Number and amount of withdrawals, ... 2,857 272,016 14

Number of accounts opened during the previous year, . . . 596

Number of accounts closed during the previous year, . . . 569
 Amount of the expenses of the corporation during the previous
 year, ... \$3,400 00
 Amount of treasurer's bonds, ... 20,000 00
 Date of examination by Commissioner, October 17.

PUBLIC FUNDS.

	Par Value.	Estimated Market Value.	Amount Invested.
United States bonds, ...	\$15,000	\$16,612 00	\$15,000 00

BANK STOCK.

Revere Nat'l Bank, Boston, . .	\$5,000	\$5,540 00	\$5,000 00
Mt. Vernon Nat'l Bank, Boston, .	5,000	5,825 00	5,000 00
Third Nat'l Bank, Boston, . . .	2,500	2,784 00	2,500 00
Boston Nat'l Bank, Boston, . . .	7,300	8,340 00	7,300 00
Hide and Leather Nat'l Bank, Boston,	3,000	3,360 00	3,000 00
Market Nat'l Bank, Boston, . . .	4,000	4,260 00	4,000 00
Commerce Nat'l Bank, Boston, . .	3,000	3,180 00	3,000 00
Traders' Nat'l Bank, Boston, . . .	6,000	6,225 00	6,000 00
Suffolk Nat'l Bank, Boston, . . .	5,300	6,113 00	5,300 00
North Nat'l Bank, Boston, ...	7,700	9,066 00	7,700 00
Everett Nat'l Bank, Boston, . . .	4,000	4,360 00	4,000 00
Shawmut Nat'l Bank, Boston, . . .	5,000	5,900 00	5,000 00
Central Nat'l Bank, Boston, . . .	5,000	4,850 00	5,000 00
Metropolitan Nat'l Bank, Boston, .	5,000	4,625 00	5,000 00
Waltham Nat'l Bank, Waltham, . .	30,375	41,310 00	30,375 00

RAILROAD BONDS.

Boston and Lowell Railroad bonds, .	\$30,500	\$32,863 00	\$30,500 00
Cheshire Railroad bonds, ...	16,000	15,600 00	14,400 00
Old Colony Railroad bonds, ...	10,000	11,050 00	10,000 00
Boston and Maine Railroad bonds, .	5,000	5,510 00	5,000 00

WARE SAVINGS BANK—WARE.

Incorporated March, 1850. Number of corporators, 46.

WILLIAM HYDE, *President*.*Treasurer*, OTIS LANE.

STATEMENT.

LIABILITIES.		ASSETS.	Value on Books.
Deposits, . . .	\$1,598,755 95	Public funds, . . .	\$310,000 00
Earnings, undi- vided, . . .	32,369 47	Loans on public funds, . . .	2,850 00
Guarantee fund, . . .	3,918 25	Bank stock, . . .	293,500 00
		Loans on bank stock, . . .	1,300 00
		Railroad bonds, . . .	238,000 00
		Loans on real estate, . . .	459,393 53
		Loans on personal security, . . .	235,304 77
		Loans on railroad stock, . . .	3,000 00
		Loans to counties, cities, or towns, . . .	68,100 00
		Expense account, . . .	1,091 79
		Deposit in bank, . . .	22,000 00
		Cash on hand, . . .	503 58
	\$1,635,043 67		\$1,635,043 67

Loans on Public Funds—amount on each:

On United States bonds, par value, \$2,900, ... \$2,850 00

Loans on Bank Stock—amount on each:

On 21 shares Ware National Bank, Ware, ... \$1,300 00

Loans on Railroad Stock—amount on each:

On 45 shares Boston & Albany Railroad, ... \$3,000 00

Cash on deposit in Banks:

Ware National Bank, Ware, ... \$22,000 00

Whole amount of interest or profits received or earned, . . . \$117,465 45

Rate and amount of each semi-annual dividend	} 2½ per cent.,	} 38,742 53
for the previous year, ...		

Times for the dividends fixed by the by-laws: January 1 and July 1.

The total amount of loans with each specified rate of interest:

\$751,948.30, 6 per cent.; \$18,000, 6½ per cent.

Number of outstanding loans which are of an amount not exceed-
ing three thousand dollars each, ... 239

Aggregate amount of the same, ... 250,530 30

Number of open accounts, ... 3,640

Number and am't of deposits received for the previous year, 1,452 243,045 67

Number and amount of deposits of, and exceeding, three hundred
dollars at any one time for the previous year, . . . 153 86,677 88

Number and amount of withdrawals, ... 1,784 223,511 67

Number of accounts opened during the previous year, . . . 436

Number of accounts closed during the previous year, . . . 461

Amount of the expenses of the corporation during the previous year, ...	\$4,200 00
Amount of treasurer's bonds, ...	25,000 00
Date of examination by Commissioner, June 28.	

PUBLIC FUNDS.

	Par Value.	Estimated Market Value.	Amount Invested.
United States bonds, currency 6s, . .	\$50,000	\$54,935 00	\$50,000 00
“ “ “ 6s, gold, 1881, ...	50,000	60,135 00	50,000 00
“ “ “ 4½ per cent., ...	200,000	209,750 00	200,000 00
City Bonds —			
City of Springfield 6s, ...	\$10,000	\$10,600 00	\$10,000 00

BANK STOCK.

Ware Nat'l Bank, Ware, ...	\$42,600	\$53,250 00	\$42,600 00
Monson Nat'l Bank, Monson, ...	4,700	6,345 00	4,700 00
City Nat'l Bank, Worcester, ...	5,000	6,250 00	5,000 00
Easthampton Nat'l B'k, Easthampt'n, ...	15,000	18,375 00	15,000 00
Leicester Nat'l Bank, Leicester, ...	2,100	2,415 00	2,100 00
Boston Nat'l Bank, Boston, ...	20,000	22,500 00	20,000 00
Eliot Nat'l Bank, Boston, ...	6,000	6,510 00	6,000 00
North America Nat'l Bank, Boston, ...	12,100	13,128 00	12,100 00
Traders' Nat'l Bank, Boston, ...	15,400	15,813 00	15,400 00
Second Nat'l Bank, Boston, ...	15,000	21,000 00	15,000 00
Redemption Nat'l Bank, Boston, ...	10,000	13,000 00	10,000 00
North Nat'l Bank, Boston, ...	10,000	11,800 00	10,000 00
Commerce Nat'l Bank, Boston, ...	10,000	10,600 00	10,000 00
Republic Nat'l Bank, Boston, ...	15,000	19,500 00	15,000 00
Washington Nat'l Bank, Boston, ...	3,000	3,930 00	3,000 00
First Nat'l Bank, Boston, ...	10,000	18,500 00	10,000 00
Merchants' Nat'l Bank, Boston, ...	10,000	13,300 00	10,000 00
Revere Nat'l Bank, Boston, ...	20,000	21,800 00	20,000 00
Webster Nat'l Bank, Boston, ...	20,000	20,200 00	20,000 00
State Nat'l Bank, Boston, ...	14,000	15,200 00	14,000 00
Continental Nat'l Bank, Boston, ...	10,000	10,000 00	10,000 00
Union Nat'l Bank, Boston, ...	2,600	3,476 00	2,600 00
Atlantic Nat'l Bank, Boston, ...	1,000	1,330 00	1,000 00
Atlas Nat'l Bank, Boston, ...	10,000	11,500 00	10,000 00
Globe Nat'l Bank, Boston, ...	3,000	3,300 00	3,000 00
Southbridge Nat'l B'k, Southbridge, ...	1,500	1,875 00	1,500 00
Tremont Nat'l Bank, Boston, ...	5,500	6,050 00	5,500 00

RAILROAD BONDS.

Boston and Albany R.R. bonds, 6s, . .	\$50,000	\$53,000 00	\$50,000 00
“ “ “ “ 7s, ...	60,000	69,300 00	60,000 00
Boston and Maine Railroad bonds, . .	75,000	82,500 00	75,000 00
Eastern Railroad bonds (new), ...	53,000	26,500 00	53,000 00

WAREHAM SAVINGS BANK—WAREHAM.

Incorporated 1847. Number of corporators, 28.

GERARD C. TOBEY, *President.**Treasurer,* THOS. R. MILES.

STATEMENT.

LIABILITIES.		ASSETS.	Value on Books.
Deposits, ...	\$541,927 82	Bank stock, ...	\$191,686 92
Earnings, undivided, ...	14,240 63	Loans on bank stock, ...	1,350 00
Guarantee fund, ...	1,550 00	Real estate by foreclosure, ...	20,096 21
		Loans on real estate, ...	296,930 00
		Loans on personal security, ...	46,607 75
		Expense account, ...	791 71
		Cash on hand, deposit in bank, ...	255 86
	\$557,718 45		\$557,718 45

Loans on Bank Stock—amount on each:

On 12 shares Merchants' National Bank, New Bedford, ... \$1,350 00

Amount of real estate held by foreclosure, ... \$20,096 21

Estimated value of real estate held by foreclosure, ... 20,096 21

Cash on deposit in Banks:

Wareham National Bank, Wareham, ... \$255 86

Whole amount of interest or profits received or earned, ... \$34,039 29

Rate and amount of each semi-annual dividend	} 2½ per cent., ...	{ 14,591 47
for the previous year, ...		
	} 2 per cent., ...	{ 11,530 00

Times for the dividends fixed by the by-laws: January and July.

The total amount of loans with each specified rate of interest:

\$18,000, 5 per cent.; \$23,140, 6 per cent.; \$97,257.75, 7 per cent.;

\$12,300, 7 $\frac{3}{10}$ per cent.; \$37,600, 7½ per cent.; \$156,590, 8 per cent.

Number of outstanding loans which are of an amount not exceeding three thousand dollars each, ... 45

Aggregate amount of the same, ... 46,330 00

Number of open accounts, ... 1,543

Number and am't of deposits received for the previous year, ... 478 55,258 85

Number and amount of deposits of, and exceeding, three hundred dollars at any one time for the previous year, ... 46 30,746 22

Number and amount of withdrawals, ... 977 138,422 90

Number of accounts opened during the previous year, ... 145

Number of accounts closed during the previous year, ... 215

Amount of the expenses of the corporation during the previous year, ... 1,744 15

Amount of treasurer's bonds, ... 5,000 00

Date of examination by Commissioner, August 8.

BANK STOCK.

	Par Value.	Estimated Market Value.	Amount Invested.
Eagle Nat'l Bank, Boston, . . .	\$10,000	\$10,800 00	\$10,591 50
Webster Nat'l Bank, Boston, . . .	10,000	10,300 00	10,541 25
Nat'l Bank of No. America, Boston,	10,000	11,100 00	9,225 00
Nat'l City Bank, Boston, . . .	5,000	5,780 00	5,000 00
Nat'l Bank of Commerce, Boston, .	6,700	7,102 00	6,770 75
Nat'l Revere Bank, Boston, . . .	6,000	6,540 00	6,473 00
Nat'l Exchange Bank, Boston, . .	700	1,190 00	700 00
Nat'l Bank of Republic, Boston, .	3,000	3,990 00	3,000 00
First Nat'l Bank, Boston, . . .	2,000	3,900 00	2,000 00
Second Nat'l Bank, Boston, . . .	7,400	10,360 00	7,246 25
Shoe and Leather Nat'l B'k, Boston,	6,600	7,986 00	6,600 00
Blackstone Nat'l Bank, Boston, . .	13,300	14,630 00	16,291 26
Atlas Nat'l Bank, Boston, . . .	10,000	11,600 00	11,328 25
Atlantic Nat'l Bank, Boston, . . .	4,100	5,703 00	4,477 75
Shawmut Nat'l Bank, Boston, . . .	10,000	11,800 00	10,000 00
Merchants' Nat'l Bank, Boston, . .	10,600	14,204 00	11,230 95
Suffolk Nat'l Bank, Boston, . . .	10,000	12,100 00	11,624 38
Boylston Nat'l Bank, Boston, . . .	18,300	20,960 00	16,803 50
Andover Nat'l Bank, Andover, . .	500	550 00	500 00
Falmouth Nat'l Bank, Falmouth, .	5,000	6,250 00	5,194 50
Merchants' Nat'l B'k, New Bedford,	2,500	3,750 00	2,500 00
Nat'l Bank of Wareham, . . .	24,000	27,660 00	24,086 50
Eleventh Ward Nat'l Bank, Boston,	5,300	3,180 00	9,502 08

WARREN FIVE CENTS SAVINGS BANK—PEABODY.

Incorporated April 24, 1854. Number of corporators, 61.

RUFUS H. BROWN, *President*.*Treasurer*, ALBERT H. MERRILL.

STATEMENT.

LIABILITIES.		ASSETS.	Value on Books.
Deposits, . . .	\$1,329,496 38	Public funds, ...	\$40,000 00
Earnings, undi- vided, ...	41,824 41	Bank stock, ...	119,284 00
Guarantee fund, . . .	3,270 00	Railroad bonds, ...	29,675 00
Other liabilities, . . .	2,155 00	Real estate by foreclosure, . .	74,904 28
		Loans on real estate, ...	603,740 00
		Loans on personal security, . .	45,900 00
		Loans to counties, cities, or towns, ...	433,035 00
		Expense account, ...	1,054 63
		Cash on hand, ...	29,152 88
	\$1,376,745 79		\$1,376,745 79

Amount of real estate held by foreclosure, ... \$74,904 28
 Assessed value of real estate held by foreclosure, ... 63,600 00

Whole amount of interest or profits received or earned, . . . \$84,218 72
 Rate and amount of each semi-annual dividend } $2\frac{1}{2}$ per cent., . } 31,178 45
 for the previous year, ... } $2\frac{1}{2}$ per cent., . } 31,463 82

Times for the dividends fixed by the by-laws: third Wednesday
 of May and November.

The total amount of loans, with each specified rate of interest:

\$96,500, 6 per cent.; \$60,000, $6\frac{1}{2}$ per cent.; \$241,625, 7 per cent.;

\$11,600, $7\frac{3}{10}$ per cent.; \$205,165, $7\frac{1}{2}$ per cent.; \$34,750, 8 per cent.

Number of outstanding loans which are of an amount not exceed-
 ing three thousand dollars each, ... 189

Aggregate amount of the same, ... 265,200 00

Number of open accounts, ... 3,598

Number and am't of deposits received for the previous year, 1,855 158,162 70

Number and amount of deposits of, and exceeding, three hundred
 dollars at any one time for the previous year, . . . 148 83,925 76

Number and amount of withdrawals, ... 1,532 173,641 99

Number of accounts opened during the previous year, . . 408

Number of accounts closed during the previous year, . . 337

Amount of the expenses of the corporation during the previous
 year, ... 2,500 00

Amount of treasurer's bonds, ... 20,000 00

Date of examination by Commissioner, July 18.

PUBLIC FUNDS.

	Par Value.	Estimated Market Value.	Amount Invested.
United States bonds, currency 6s, .	\$40,000	\$48,550 00	\$40,000 00

BANK STOCK.

Warren Nat'l Bank, Peabody, .	\$2,000	\$2,920 00	\$2,000 00
Howard Nat'l Bank, Boston, .	4,689	5,275 75	4,700 00
Nat'l Exchange Bank, Boston, .	8,000	13,200 00	8,000 00
Nat'l Webster Bank, Boston, .	4,000	4,080 00	4,000 00
Atlantic Nat'l Bank, Boston, .	1,500	1,995 00	1,500 00
Suffolk Nat'l Bank, Boston, .	1,500	1,815 00	1,500 00
Shoe and Leather Nat'l B'k, Boston,	3,500	4,147 50	3,500 00
Nat'l Hide and Leather B'k, Boston,	9,950	11,175 00	10,000 00
Nat'l Exchange Bank, Salem, .	900	1,062 00	900 00
Nat'l Grand Bank Marblehead, .	4,595	5,328 00	4,800 00
Asiatic Nat'l Bank, Salem, .	2,250	3,150 00	2,250 00
Atlas Nat'l Bank, Boston, .	16,500	19,057 50	16,500 00
Nat'l Revere Bank, Boston, .	6,000	6,540 00	6,000 00
Eliot Nat'l Bank, Boston, .	9,500	10,260 00	9,500 00
Blackstone Nat'l Bank, Boston, .	9,000	9,551 25	9,000 00
Washington Nat'l Bank, Boston, .	500	656 25	500 00
Tremont Nat'l Bank, Boston, .	8,400	9,219 00	8,400 00
Hamilton Nat'l Bank, Boston, .	2,000	2,365 00	2,000 00
Faneuil Hall Nat'l Bank, Boston, .	6,000	7,995 00	6,000 00
Shawmut Nat'l Bank, Boston, .	2,000	2,360 00	2,000 00
South Danvers Nat'l Bank, Peabody,	1,000	1,510 00	1,000 00
Manufacturers' Nat'l Bank, Boston,	7,500	7,500 00	7,500 00
Merchandise Nat'l Bank, Boston, .	5,000	5,056 25	5,000 00
Nat'l Bank of No. America, Boston,	2,000	2,170 00	2,000 00
Nat'l City Bank, Boston, .	1,000	1,152 50	1,000 00

RAILROAD BONDS.

Boston & Maine Railroad bonds, 7s,	\$5,000	\$5,525 00	\$5,000 00
Boston and Lowell Railroad bonds, 7s,	5,000	5,000 00	5,000 00
Eastern Railroad bonds (new certif.),	5,000	2,500 00	4,750 00
Cheshire Railroad bonds, 6s, .	5,000	4,775 00	4,925 00
Old Colony Railroad bonds, 6s, .	10,000	10,250 00	10,000 00

WARREN INSTITUTION FOR SAVINGS—BOSTON.

Incorporated February 21, 1829. Number of corporators, 128.

JAMES ADAMS, *President.*

Treasurer, GEO. F. TUFTS.

STATEMENT.

LIABILITIES.		ASSETS.	Value on Books.
Deposits, . . .	\$4,185,579 81	Public funds, ...	\$249,169 97
Earnings, undi- vided, . . .	129,478 60	Bank stock, ...	147,293 00
Guarantee fund,	32,000 00	Loans on bank stock, ...	11,900 00
		Railroad bonds, ...	200,000 00
		Real estate, ...	50,000 00
		Real estate by foreclosure, ...	33,200 00
		Loans on real estate, ...	2,380,705 00
		Loans on personal security, ...	949,000 00
		Loans to counties, cities, or towns, ...	194,500 00
		Deposit in banks on interest, ...	117,951 87
		Expense account, ...	7,053 78
		Cash on hand, ...	6,284 79
	\$4,347,058 41		\$4,347,058 41

Loans on Bank Stock — amount on each :

On 8 shares Union Market National Bank, Watertown, ...	\$500 00
On 8 shares Lechmere National Bank, Cambridge	100 00
On 22 shares Bunker Hill National Bank, Boston, ...	2,000 00
On 14 shares State National Bank, Boston, ...	900 00
On 50 shares Maverick National Bank, Boston, ...	5,500 00
On 10 shares Monument National Bank, Boston, ...	900 00
On 10 shares Blackstone National Bank, Boston, ...	1,000 00
On 11 shares Hide and Leather National Bank, Boston, ...	1,000 00

Amount invested in real estate, ...	\$50,000 00
Assessed value of real estate, ...	61,400 00
Amount of real estate held by foreclosure, ...	33,200 00
Assessed value of real estate held by foreclosure, ...	37,200 00

Cash on deposit in Banks :

Bunker Hill National Bank, Boston, ...	\$67,951 87
Blackstone National Bank, Boston, ...	50,000 00

Whole amount of interest or profits received or earned, ...	\$270,382 24
Rate and amount of each semi-annual dividend } 2½ per cent., ...	{ 99,853 99
for the previous year, ... } 2½ per cent., ...	{ 102,905 55

Times for the dividends fixed by the by-laws: April and October.

The total amount of loans with each specified rate of interest:

\$50,000, 3½ per cent.; \$50,000, 3⅞ per cent.; \$110,000, 4 per cent.;
\$100,000, 4½ per cent.; \$725,000, 5 per cent.; \$20,000, 5½ per cent.;
\$379,800, 6 per cent.; \$342,135, 6½ per cent.; \$1,126,070, 7 per
cent.; \$110,300, 7⅓ per cent.; \$408,200, 7½ per cent.; \$114,600,
8 per cent.

Number of outstanding loans which are of an amount not exceeding three thousand dollars each, ...	558	
Aggregate amount of the same, ...	\$953,350	00
Number of open accounts, ...	10,926	
Number and am't of deposits received for the previous year, ...	5,919	583,010 00
Number and amount of deposits of, and exceeding, three hundred dollars at any one time for the previous year, ...	514	315,866 00
Number and amount of withdrawals, ...	7,620	654,460 17
Number of accounts opened during the previous year, ...	1,034	
Number of accounts closed during the previous year, ...	1,049	
Amount of the expenses of the corporation during the previous year, ...		9,239 45
Amount of treasurer's bonds, ...		20,000 00
Date of examination by Commissioner, December 17.		

PUBLIC FUNDS.

	Par Value.	Estimated Market Value.	Amount Invested.
United States bonds, 4 $\frac{1}{2}$ s, ...	\$160,000	\$168,400 00	\$160,000 00
City and Town Bonds —			
City of Somerville, ...	\$46,000	\$50,140 00	\$45,160 00
of Charlestown, ...	40,000	44,400 00	39,159 97
Town of Everett, ...	5,000	5,300 00	4,850 00

BANK STOCK.

Bunker Hill Nat'l Bank, Boston, ...	\$19,800	\$33,759 00	\$19,860 00
City Nat'l Bank, Boston, ...	2,000	2,305 00	2,000 00
Eagle Nat'l Bank, Boston, ...	7,500	8,100 00	7,500 00
Shoe and Leather Nat'l B'k, Boston, ...	5,000	5,925 00	5,000 00
Hide and Leather Nat'l B'k, Boston, ...	15,000	16,762 50	15,000 00
Massachusetts Nat'l Bank, Boston, ...	5,500	6,050 00	5,500 00
Traders' Nat'l Bank, Boston, ...	10,000	10,275 00	10,000 00
Third Nat'l Bank, Boston, ...	5,000	5,556 25	5,000 00
Maverick Nat'l Bank, Boston, ...	4,000	6,000 00	4,000 00
New England Nat'l Bank, Boston, ...	11,600	15,573 00	11,600 00
Union Nat'l Bank, Boston, ...	20,000	27,200 00	30,000 00
Everett Nat'l Bank, Boston, ...	6,000	6,540 00	6,000 00
Naumkeag Nat'l Bank, Salem, ...	4,200	6,384 00	5,908 00
Merchandise Nat'l Bank, Boston, ...	10,000	10,112 50	10,000 00
Webster Nat'l Bank, Boston, ...	10,000	10,212 50	9,925 00

RAILROAD BONDS.

Boston and Albany Railroad bonds, ...	\$50,000	\$55,000 00	\$50,000 00
Old Colony and Newport R.R. bonds, ...	100,000	106,125 00	100,000 00
Worcester & Nashua R.R. bonds, ...	50,000	52,000 00	50,000 00

WATERTOWN SAVINGS BANK—WATERTOWN.

Incorporated April 18, 1870. Number of corporators, 18.

CHARLES J. BARRY, *President*.*Treasurer*, JOHN K. STICKNEY.

STATEMENT.

LIABILITIES.		ASSETS.	Value on Books.
Deposits, ...	\$142,217 37	Public funds, ...	\$7,435 00
Earnings, undivided, ...	1,146 52	Bank stock, ...	10,347 50
Guarantee fund, ...	540 00	Loans on bank stock, ...	2,200 00
		Railroad bonds, ...	6,614 00
		Loans on real estate, ...	87,975 00
		Loans to counties, cities, or towns, ...	11,500 00
		Deposits in bank on interest, ...	17,000 00
		Safe and furniture, ...	500 00
		Expense account, ...	10 57
		Cash on hand, ...	321 82
	\$143,903 89		\$143,903 89

Loans on Bank Stock—amount on each:

On 35 shares Union Market National Bank, Watertown, ... \$2,200 00

Cash on deposit in Banks:

Union Market National Bank, Watertown, ... \$17,000 00

Whole amount of interest or profits received or earned, ... \$9,165 84

Rate and amount of each semi-annual dividend	} 2½ per cent., ...	} 2,883 76
for the previous year, ...		

for the previous year, ...	} 2½ per cent., ...	} 3,270 49

Times for the dividends fixed by the by-laws: second Wednesday of April and October.

Average annual per cent. of dividends for the term ending at the time of, and including, the last extra dividend: 5 $\frac{7}{10}$ per cent.

The total amount of loans with each specified rate of interest:

\$24,700, 6 per cent.; \$24,825, 7 per cent.; \$1,400, 7 $\frac{3}{10}$ per cent.;

\$64,150, 8 per cent.

Number of outstanding loans which are of an amount not exceeding three thousand dollars each, ... 51

Aggregate amount of the same, ... 62,575 00

Number of open accounts, ... 620

Number and am't of deposits received for the previous year, 692 41,075 16

Number and amount of deposits of, and exceeding, three hundred dollars at any one time for the previous year, ... 31 16,434 36

Number and amount of withdrawals, ... 346 25,216 03

Number of accounts opened during the previous year, ... 155

Number of accounts closed during the previous year, ... 96

Amount of the expenses of the corporation during the previous year, ... 864 25

Amount of treasurer's bonds, ... 5,000 00

Date of examination by Commissioner, May 17.

PUBLIC FUNDS.

	Par Value.	Estimated Market Value.	Amount Invested.
City and Town Bonds— . . .			
City of Auburn, Me., . . .	\$1,000	\$1,060 00	\$1,045 00
of Lewiston, Me., . . .	1,000	1,060 00	1,060 00
of Newburyport, . . .	1,000	1,080 00	1,050 00
Town of Arlington, . . .	4,000	4,420 00	4,280 00

BANK STOCK.

Commonwealth Nat'l Bank, Boston,	\$2,000	\$2,140 00	\$2,000 00
Blackstone Nat'l Bank, Boston, .	2,000	2,145 00	2,600 00
Metropolitan Nat'l Bank, Boston, .	2,000	1,850 00	2,000 00
Market Nat'l Bank, Boston, . .	1,000	1,065 00	1,072 50
Exchange Nat'l Bank, Boston,. .	1,000	1,650 00	1,675 00
Union Market Nat'l B'k Watertown,	1,000	800 00	1,000 00

RAILROAD BONDS.

Boston and Maine Railroad bonds, .	\$2,000	\$2,200 00	\$2,200 00
Vermont and Mass. Railroad bonds,. .	400	416 00	404 00
Cheshire Railroad bonds, . . .	4,000	3,940 00	4,010 00

WEBSTER FIVE CENTS SAVINGS BANK—WEBSTER.

Incorporated March 16, 1868. Number of corporators, 57.

FREDERICK D. BROWN, *President*.*Treasurer*, EDWIN MAY.

STATEMENT.

LIABILITIES.		ASSETS.	Value on Books.
Deposits, ...	\$270,623 34	Bank stock, ...	\$33,680 50
Earnings, undivided, ...	768 11	Real estate, ...	4,400 00
Guarantee fund, ...	749 77	Loans on real estate, ...	192,175 00
		Loans on personal security, ...	26,591 00
		Loans to counties, cities, or towns, ...	8,000 00
		Deposits in banks on interest, ...	6,545 65
		Expense account, ...	161 10
		Cash on hand, ...	587 97
	<u>\$272,141 22</u>		<u>\$272,141 22</u>

Amount invested in real estate, ... \$4,400 00
 Estimated value of real estate, ... 4,400 00

Cash on deposit in Banks:

First National Bank, Webster, ... \$6,545 65

Whole amount of interest or profits received or earned, . . . \$17,601 12

Rate and amount of each semi-annual dividend } $2\frac{1}{2}$ per cent., . . . { 5,881 11
 for the previous year, ... } $2\frac{1}{2}$ per cent., . . . { 6,040 16

Times for the dividends fixed by the by-laws: January and July.

The total amount of loans with each specified rate of interest:

\$19,000, 6 per cent.; \$17,500, $6\frac{1}{4}$ per cent.; \$155,875, $6\frac{1}{2}$ per cent.;

\$18,516, 7 per cent.; \$5,000, $7\frac{1}{2}$ per cent.; \$2,875, 8 per cent.

Number of outstanding loans which are of an amount not exceeding three thousand dollars each, ... 201

Aggregate amount of the same, ... 180,466 00

Number of open accounts, ... 1,596

Number and am't of deposits received for the previous year, . 981 66,653 87

Number and amount of deposits of, and exceeding, three hundred dollars at any one time for the previous year, . . . 45 25,453 00

Number and amount of withdrawals, ... 616 57,074 09

Number of accounts opened during the previous year, . . . 240

Number of accounts closed during the previous year, . . . 214

Amount of the expenses of the corporation during the previous year, ... 1,075 00

Amount of treasurer's bonds, ... 20,000 00

Date of examination by Commissioner, March 10.

BANK STOCK.

	Par Value.	Estimated Market Value.	Amount Invested.
Revere Nat'l Bank, Boston, . . .	\$3,000	\$3,262 50	\$3,660 00
Quinsigamond Nat'l B'k, Worcester,	6,100	7,320 00	7,903 75
Worcester Nat'l Bank, Worcester, .	8,000	10,000 00	11,185 50
Mechanics' Nat'l Bank, Worcester, .	700	840 00	1,001 25
First Nat'l Bank, Worcester, . . .	1,200	1,668 00	1,740 25
Southbridge Nat'l B'k, Southbridge,	500	625 00	625 00
Oxford Nat'l Bank, Oxford, . . .	2,000	2,400 00	2,540 00
Grafton Nat'l Bank, Grafton, . . .	1,000	1,000 00	1,000 00
First Nat'l Bank, Webster, . . .	4,200	4,410 00	4,210 00

WELLFLEET SAVINGS BANK—WELLFLEET.

Incorporated 1863. Number of corporators, 61.

RICHARD R. FREEMAN, *President*.*Treasurer*, THOS. KEMP.

STATEMENT.

LIABILITIES.		ASSETS.	Value on Books.
Deposits, . . .	\$459,243 78	Bank stock, ...	\$288,416 79
Earnings, undivided, . . .	714 91	Real estate, ...	4,002 84
Guarantee fund, . . .	1,823 25	Loans on real estate, . . .	121,083 00
Other liabilities, . . .	335 80	Loans on personal security, .	44,366 20
		Loans to counties, cities, or towns, ...	300 00
		Deposit in banks on interest, .	3,182 37
		Expense account, ...	174 47
		Cash on hand, ...	592 07
	\$462,117 74		\$462,117 74

Amount invested in real estate, ... \$4,002 84
Estimated value of real estate, ... 4,000 00

Cash on deposit in Banks:

Blackstone National Bank, Boston, ... \$3,182 37

Whole amount of interest or profits received or earned, . . . \$29,255 24
Rate and amount of each semi-annual dividend } $2\frac{1}{2}$ per cent., . . } 11,299 46
for the previous year, ... } 2 per cent., . . } 9,308 22

Times for the dividends fixed by the by-laws: January and July.

The total amount of loans with each specified rate of interest:

\$53,300, 6 per cent.; \$600, $6\frac{1}{2}$ per cent.; \$71,149.20, 7 per cent.;\$10,250, $7\frac{3}{10}$ per cent.; \$1,000, $7\frac{1}{2}$ per cent.; \$29,450, 8 per cent.

Number of outstanding loans which are of an amount not exceeding three thousand dollars each, ... 78

Aggregate amount of the same, ... 68,659 20

Number of open accounts, ...	1,197	
Number and am't of deposits received for the previous year, ...	437	\$54,619 06
Number and amount of deposits of, and exceeding, three hundred dollars at any one time for the previous year, ...	54	30,089 88
Number and amount of withdrawals, ...	722	87,178 78
Number of accounts opened during the previous year, ...	127	
Number of accounts closed during the previous year, ...	164	
Amount of the expenses of the corporation during the previous year, ...		1,490 00
Amount of treasurer's bonds, ...		20,000 00
Date of examination by Commissioner, August 20.		

BANK STOCK.

	Par Value.	Estimated Market Value.	Amount Invested.
First Nat'l Bank, Provincetown, ...	\$2,400	\$3,840 00	\$2,531 50
Manufacturers' Nat'l Bank, Boston, ...	6,100	6,039 00	6,939 00
Eagle Nat'l Bank, Boston, ...	11,700	12,636 00	14,203 25
Webster Nat'l Bank, Boston, ...	3,500	3,578 75	3,765 75
Shawmut Nat'l Bank, Boston, ...	9,000	10,620 00	11,400 25
Hide and Leather Nat'l B'k, Boston, ...	18,000	20,720 00	21,318 25
Continental Nat'l Bank, Boston, ...	14,500	14,790 00	17,362 00
Mt. Vernon Nat'l Bank, Boston, ...	2,000	2,330 00	2,540 00
Freeman's Nat'l Bank, Boston, ...	8,500	9,201 25	10,126 50
Eliot Nat'l Bank, Boston, ...	15,600	16,848 00	19,066 75
North Nat'l Bank, Boston, ...	3,500	4,121 25	4,210 62½
Revere Nat'l Bank, Boston, ...	2,500	2,725 00	2,997 12
Central Nat'l Bank, Boston, ...	7,500	7,284 30	7,608 75
Redemption Nat'l Bank, Boston, ...	3,800	4,949 50	5,059 25
Hamilton Nat'l Bank, Boston, ...	8,600	10,169 50	10,222 25
Republic Nat'l Bank, Boston, ...	18,700	24,403 50	21,129 37½
Faneuil Hall Nat'l Bank, Boston, ...	4,000	5,330 00	4,933 00
Commerce Nat'l Bank, Boston, ...	4,100	4,346 00	4,738 25
Blackstone Nat'l Bank, Boston, ...	13,300	14,264 25	16,808 00
Atlas Nat'l Bank, Boston, ...	13,500	15,592 50	16,538 75
Boylston Nat'l Bank, Boston, ...	3,600	4,230 00	4,644 00
Shoe and Leather Nat'l B'k, Boston, ...	800	948 00	960 00
Boston Nat'l Bank, Boston, ...	1,000	1,142 25	1,180 00
Second Nat'l Bank, Boston, ...	2,200	3,085 50	3,195 50
Traders' Nat'l Bank, Boston, ...	1,100	1,130 25	1,265 00
Howard Nat'l Bank, Boston, ...	1,500	1,689 45	1,728 75
New England Nat'l Bank, Boston, ...	5,000	6,725 00	7,625 00
Third Nat'l Bank, Boston, ...	10,000	11,137 00	11,501 92
Old Boston Nat'l Bank, Boston, ...	2,500	3,100 00	3,675 00
Suffolk Nat'l Bank, Boston, ...	3,000	3,630 00	3,612 50
Tremont Nat'l Bank, Boston, ...	14,000	15,470 00	17,043 25
Union Nat'l Bank, Boston, ...	2,300	3,128 00	2,773 25
State Nat'l Bank, Boston, ...	10,100	10,983 75	11,033 25
Merchants' Nat'l Bank, Boston, ...	4,800	6,425 75	5,924 50
Globe Nat'l Bank, Boston, ...	4,200	4,620 00	5,469 25
Eleventh Ward Nat'l Bank, Boston, ...	2,100	1,260 00	3,287 00

WESTBOROUGH SAVINGS BANK — WESTBOROUGH.

Incorporated 1869. Number of corporators, 70.

CYRUS FAY, *President.**Treasurer,* GEO. O. BRIGHAM.

STATEMENT.

LIABILITIES.		ASSETS.	Value on Books.
Deposits, ...	\$341,441 29	Public funds, ...	\$5,430 00
Earnings, undivided, ...	3,426 45	Bank stock, ...	53,700 00
Guarantee fund, ...	1,230 00	Loans on bank stock, ...	2,500 00
Other liabilities, ...	206 94	Railroad bonds, ...	2,000 00
		Real estate, by foreclosure, ...	2,279 55
		Loans on real estate, ...	230,355 12
		Loans on personal security, ...	48,030 00
		Cash on hand, ...	2,010 01
	\$346,304 68		\$346,304 68

Real estate acquired by foreclosure, ...	\$2,279 55
Estimated value of real estate, ...	2,700 00

Loans on Bank Stock — amount on each:

On 30 shares First National Bank, Westborough, ...	\$2,500 00
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Cash on deposit in Banks:

First National Bank, Westborough, ...	\$2,010 01
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Whole amount of interest or profits received or earned, ...	\$19,749 80
Rate and amount of each semi-annual dividend } $2\frac{1}{2}$ per cent., ...	7,312 87
for the previous year, ... } $2\frac{1}{2}$ per cent., ...	7,885 09

Times for the dividends fixed by the by-laws: February and August.

The total amount of loans with each specified rate of interest:

\$280,885.12, $6\frac{1}{2}$ per cent.

Number of outstanding loans which are of an amount not exceeding three thousand dollars each, ...	194
Aggregate amount of the same, ...	212,935 12
Number of open accounts, ...	1,177
Number and am't of deposits received for the previous year, 1,037	101,051 71
Number and amount of deposits of, and exceeding, three hundred dollars at any one time for the previous year, ...	70 36,548 79
Number and amount of withdrawals, ...	617 65,290 79
Number of accounts opened during the previous year, ...	269
Number of accounts closed during the previous year, ...	163
Amount of the expenses of the corporation during the previous year, ...	724 43
Amount of treasurer's bonds, ...	5,000 00
Date of examination by Commissioner, May 29.	

PUBLIC FUNDS.

	Par Value.	Estimated Market Value.	Amount Invested.
City Bonds — City of Cambridge, ...	\$5,000	\$5,400 00	\$5,430 00

BANK STOCK.

Tremont Nat'l Bank, Boston, . . .	\$3,600	\$3,960 00	\$3,600 00
Globe Nat'l Bank, Boston, . . .	1,600	1,760 00	1,760 00
Redemption Nat'l Bank, Boston, . .	2,000	2,600 00	2,600 00
Everett Nat'l Bank, Boston, . . .	3,000	3,300 00	3,360 00
Merchants' Nat'l Bank, Boston, . .	4,200	5,700 00	5,460 00
New England Nat'l Bank, Boston, . .	600	800 00	730 00
Commerce Nat'l Bank, Boston, . . .	1,000	1,060 00	1,000 00
Traders' Nat'l Bank, Boston, . . .	5,500	5,665 00	5,500 00
Hide and Leather Nat'l B'k, Boston, .	1,900	2,128 00	1,900 00
Republic Nat'l Bank, Boston, . . .	1,000	1,300 00	1,200 00
First Nat'l Bank, Westborough, . .	16,400	18,532 00	18,040 00
Millbury Nat'l Bank, Millbury, . .	2,000	2,300 00	2,200 00
Marlboro' Nat'l Bank, Marlboro', . .	3,000	3,750 00	3,450 00
Northboro' Nat'l Bank, Northboro', .	2,000	2,560 00	2,400 00
Grafton Nat'l Bank, Grafton, . . .	500	550 00	500 00

RAILROAD BONDS.

Boston, Clinton and Fitchburg R.R. bonds, ...	\$2,000	\$1,800 00	\$2,000 00
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*WEST BOSTON SAVINGS BANK—BOSTON.

Incorporated 1867. Number of corporators, 100.

CHARLES ADAMS, Jr., *President*.*Treasurer*, LYMAN FRENCH.

STATEMENT.

LIABILITIES.		ASSETS.	Value on Books.
Deposits, . . .	\$1,980,994 63	Public funds, ...	\$48,855 00
Earnings, undi- vided, . . .	111,016 81	Bank stock, ...	232,472 38
Guarantee fund, . . .	2,687 50	Loans on bank stock, . . .	300 00
		Railroad bonds, ...	3,165 00
		Real estate by foreclosure, . .	474,298 00
		Loans on real estate, . . .	1,082,411 51
		Loans on personal security, . .	95,325 10
		Loans to counties, cities, or towns, ...	20,000 00
		Deposit in banks on interest, .	127,421 32
		Expense account, ...	1,183 71
		Repairs on real estate, . . .	1,405 41
		Tax on real estate, ...	2,587 24
		Water tax, ...	8 17
		Legal expense, etc., ...	139 75
		Auction expense, ...	50 00
		Cash on hand, ...	5,076 35
	\$2,094,698 94		\$2,094,698 94

Amount of real estate held by foreclosure, ...	\$474,298 00
Estimated value of real estate, ...	474,298 00
Assessed value of real estate, ...	505,250 00

Cash on deposit in Banks:

Blackstone National Bank, Boston, ...	\$595 60
Commerce National Bank of Boston, ...	53,624 72
Security National Bank, Boston, ...	73,201 00

Whole amount of interest or profits received or earned, . . . \$176,608 01

Rate and amount of each semi-annual dividend for the previous
year: one dividend in October, $2\frac{1}{2}$ per cent., . . . 53,067 24Times for the dividends fixed by the by-laws: second Tuesday of
April and October.

The total amount of loans with each specified rate of interest:

\$191,447, 6 per cent.; \$21,000, $6\frac{1}{2}$ per cent.; \$8,000, $6\frac{3}{4}$ per cent.;\$478,578, 7 per cent.; \$58,500, $7\frac{3}{10}$ per cent.; \$82,636.51, $7\frac{1}{2}$ per
cent.; \$242,250, 8 per cent.Number of outstanding loans which are of an amount not exceed-
ing three thousand dollars each, ... 122

Aggregate amount of the same, ... 277,488 25

Number of open accounts, ... 5,975

Number and am't of deposits received for the previous year, 673 65,417 66

Number and amount of deposits of, and exceeding, three hundred
dollars at any one time for the previous year, . . . 54 34,463 89

Number and amount of withdrawals, ... 6,148 1,377,692 28

* Temporarily enjoined by a decree of the Supreme Judicial Court, December 29, 1877.

Number of accounts opened during the previous year, . . .	187
Number of accounts closed during the previous year, . . .	3,425
Amount of the expenses of the corporation during the previous year, ...	15,633 71
Amount of treasurer's bonds, ...	30,000 00
Date of examination by Commissioner, March 14.	

PUBLIC FUNDS.

	Par Value.	Estimated Market Value.	Amount Invested.
United States bonds, currency 6s, . .	\$40,000	\$48,600 00	\$48,855 00

BANK STOCK.

Atlantic Nat'l Bank, Boston, . .	\$10,000	\$13,300 00	\$15,000 00
Blackstone Nat'l Bank, Boston, . .	4,900	5,255 25	6,742 81
Nat'l Bank of Commerce, Boston, .	15,000	15,900 00	18,683 77
Eleventh Ward Nat'l Bank, Boston,	2,667	1,200 00	2,666 67
Eliot Nat'l Bank, Boston, . . .	15,000	16,200 00	18,132 00
Everett Nat'l Bank, Boston, . . .	10,000	10,900 00	12,650 00
Globe Nat'l Bank, Boston, . . .	10,000	11,000 00	12,800 00
Hide and Leather Nat'l B'k, Boston,	17,000	19,040 00	19,929 25
Merchants' Nat'l B'k, Boston; . .	10,000	13,387 50	13,141 17
North America Nat'l Bank, Boston,	10,000	10,850 00	10,890 30
Revere Nat'l Bank, Boston, . . .	20,000	21,800 00	23,719 12
State Nat'l Bank, Boston, . . .	12,500	13,593 75	13,921 88
Shoe and Leather Nat'l B'k, Boston,	20,000	23,700 00	26,700 00
Shawmut Nat'l Bank, Boston, . .	10,000	11,800 00	12,125 25
Tremont Nat'l Bank, Boston, . . .	20,000	22,100 00	25,370 16

WESTFIELD SAVINGS BANK—WESTFIELD.

Incorporated 1853. Number of corporators, 49.

WM. G. BATES, *President*.*Treasurer*, V. W. CROWSON.

STATEMENT.

LIABILITIES.		ASSETS.	Value on Books.
Deposits, ...	\$709,590 98	Public funds, ...	\$88,500 00
Earnings, undivided, ...	16,417 41	Bank stock, ...	29,000 00
Guarantee fund, ...	1,779 78	Loans on bank stock, ...	15,015 60
Other liabilities, ...	4,000 00	Real estate by foreclosure, ...	3,500 00
		Loans on real estate, ...	409,113 38
		Loans on personal security, ...	172,387 46
		Loans to counties, cities, or towns, ...	5,000 00
		Premium account, paid on stock of First Nat'l Bank, Westfield, ...	7,393 25
		Expense account, ...	12 58
		Deposit in bank on interest, ...	783 54
		Cash on hand, ...	1,082 36
	\$731,788 17		\$731,788 17

Loans on Bank Stock—amount on each:

On 155 shares First National Bank, Westfield, ... \$15,015 60

Amount of real estate held by foreclosure, ... \$3,500 00

Estimated value of real estate held by foreclosure, ... 3,500 00

Cash on deposit in Banks:

First National Bank, Westfield, ... \$783 54

Whole amount of interest or profits received or earned, ... \$49,079 32

Rate and amount of each semi-annual dividend	} 3 per cent.,	{ 19,710 40
for the previous year, ...		

Times for the dividends fixed by the by-laws: January 10 and July 10.

The total amount of loans with each specified rate of interest:

\$601,516.44, 7 per cent.

Number of outstanding loans which are of an amount not exceeding three thousand dollars each, ... 198

Aggregate amount of the same, ... 244,032 98

Number of open accounts, ... 2,348

Number and am't of deposits received for the previous year, 5,889 189,304 57

Number and amount of deposits of, and exceeding, three hundred dollars at any one time for the previous year, ... 100 57,211 93

Number and amount of withdrawals, ... 1,849 164,830 08

Number of accounts opened during the previous year, ... 224

Number of accounts closed during the previous year, ... 375

Amount of the expenses of the corporation during the previous year, ... 1,383 03

Amount of treasurer's bonds, ... 10,000 00

Date of examination by Commissioner, June 7.

PUBLIC FUNDS.

	Par Value.	Estimated Market Value.	Amount Invested.
United States bonds, 5-20s, reg'd, '65,	\$32,500	\$34,450 00	\$32,500 00
“ “ “ 5-20s, 1867, .	52,500	56,700 00	52,500 00
“ “ “ 6s, 1881, .	3,500	3,850 00	3,500 00

BANK STOCK.

Hampden Co. Nat'l Bank, Westfield,	\$200	\$300 00	\$200 00
First Nat'l Bank, Westfield, . . .	25,800	36,894 00	25,800 00
Hampshire Co. Nat. B'k, Northamp'n,	3,000	3,600 00	3,000 00

WEYMOUTH SAVINGS BANK — WEYMOUTH.

Incorporated 1833. Number of corporators, 69.

JAMES HUMPHREY, *President.**Treasurer,* AMOS S. WHITE.

STATEMENT.

LIABILITIES.		ASSETS.	Value on Books.
Deposits, ...	\$904,954 22	Public funds, ...	\$20,200 00
Earnings, undivided, ...	12,423 17	Bank stock, ...	78,200 00
Guarantee fund, ...	2,800 00	Loans on bank stock, ...	1,000 00
		Railroad bonds, ...	20,237 50
		Real estate, ...	5,000 00
		Real estate by foreclosure, ...	85,473 00
		Loans on real estate, ...	486,533 00
		Loans on personal security, ...	202,820 00
		Deposit in bank on interest, ...	4,220 70
		Accrued interest, ...	12,227 32
		Cash on hand, ...	4,265 87
	\$920,177 39		\$920,177 39

Loans on Bank Stock—amount on each:

On 12 shares Union National Bank, Weymouth, ... \$1,000 00

Amount invested in real estate, ... \$5,000 00

Estimated value of real estate, ... 5,000 00

Amount of real estate held by foreclosure, ... 85,473 00

Estimated value of same, ... 87,723 00

Cash on deposit in Banks:

Union National Bank, Weymouth, ... \$3,230 76

New England Trust Co., Boston, ... 4,220 70

Whole amount of interest or profits received or earned, ... \$57,336 00

Rate and amount of each semi-annual dividend	} 2½ per cent.,	{ 22,269 01
for the previous year, ...		

} 2½ per cent., { 22,329 83

Times for the dividends fixed by the by-laws: first Monday of January and July.

Average annual per cent. of dividends for the term ending at the time of, and including, the last extra dividend: $7\frac{1}{2}$ per cent.

The total amount of loans with each specified rate of interest:

\$18,986, 7 per cent.; \$8,085, $7\frac{3}{10}$ per cent.; \$184,200, $7\frac{1}{2}$ per cent.;

\$464,555, 8 per cent.

Number of outstanding loans which are of an amount not exceeding three thousand dollars each, ... 327

Aggregate amount of the same, ... \$356,333 00

Number of open accounts, ... 2,450

Number and am't of deposits received for the previous year, . 777 66,898 30

Number and amount of deposits of, and exceeding, three hundred dollars at any one time for the previous year, . . . 66 34,791 70

Number and amount of withdrawals, ... 998 105,009 59

Number of accounts opened during the previous year, . . 177

Number of accounts closed during the previous year, . . 187

Amount of the expenses of the corporation during the previous year, ... 2,291 62

Amount of treasurer's bonds, ... 25,000 00

Date of examination by Commissioner, May 29.

PUBLIC FUNDS.

	Par Value.	Estimated Market Value.	Amount Invested.
United States bonds, 1881, regis'd, .	\$20,200	\$22,191 00	\$20,200 00

BANK STOCK.

Union Nat'l Bank, Weymouth, .	\$39,000	\$43,680 00	\$39,000 00
Hide and Leather Nat'l B'k, Boston, .	7,500	8,400 00	7,500 00
Washington Nat'l Bank, Boston, .	4,000	4,840 00	4,000 00
Traders' Nat'l Bank, Boston, .	4,000	4,240 00	4,000 00
Webster Nat'l Bank, Boston, .	2,700	2,747 00	2,700 00
Boston Nat'l Bank, Boston, .	2,700	3,078 00	2,700 00
Republic Nat'l Bank, Boston, .	3,000	3,390 00	3,000 00
Maverick Nat'l Bank, Boston, .	2,200	3,300 00	2,200 00
Exchange Nat'l Bank, Boston, .	1,500	2,370 00	1,500 00
Merchants' Nat'l Bank, Boston, .	1,200	1,530 00	1,200 00
North Nat'l Bank, Boston, .	1,400	1,638 00	1,400 00
Metropolitan Nat'l Bank, Boston, .	5,000	4,600 00	5,000 00
Merchandise Nat'l Bank, Boston, .	4,000	4,040 00	4,000 00

RAILROAD BONDS.

Old Colony Railroad bonds, . . .	\$20,000	\$20,500 00	\$20,237 50
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WHITINSVILLE SAVINGS BANK — WHITINSVILLE.

Incorporated March 9, 1872. Number of corporators, 61.

JOHN C. WHITIN, *President.*

Treasurer, H. A. GOODELL.

STATEMENT.

LIABILITIES.		ASSETS.	Value on Books.
Deposits, ...	\$144,632 21	Bank stock, ...	\$64,031 21
Earnings, undivided, ...	3,050 35	Railroad bonds, ...	5,200 00
Guarantee fund, ...	298 65	Loans on real estate, ...	50,950 00
		Loans on personal security, ...	15,351 65
		Loans to counties, cities, or towns, ...	1,000 00
		Loans to banks on interest, ...	10,998 07
		Expense account, ...	450 28
	\$147,981 21		\$147,981 21

Cash on deposit in Banks:
Whitinsville National Bank, Whitinsville, ... \$10,998 07

Whole amount of interest or profits received or earned, ... \$7,301 75
Rate and amount of each semi-annual dividend } 2½ per cent., . . { 2,632 78
for the previous year, ... } 2½ per cent., . . { 2,754 53
Times for the dividends fixed by the by-laws: May 1 and November 1.

The total amount of loans with each specified rate of interest:
\$17,000, 6 per cent.; \$17,800, 6½ per cent.; \$17,651.65, 7 per cent.;
\$13,850, 7½ per cent.

Number of outstanding loans which are of an amount not exceeding three thousand dollars each, ... 34
Aggregate amount of the same, ... 29,101 65
Number of open accounts, ... 508
Number and am't of deposits received for the previous year, . 510 57,533 70
Number and amount of deposits of, and exceeding, three hundred dollars at any one time for the previous year, ... 49 28,642 63
Number and amount of withdrawals, ... 224 26,749 00
Number of accounts opened during the previous year, . . 155
Number of accounts closed during the previous year, . . 64
Amount of the expenses of the corporation during the previous year, ... 200 00
Amount of treasurer's bonds, ... 20,000 00
Date of examination by Commissioner, May 24.

BANK STOCK.

	Par Value.	Estimated Market Value.	Amount Invested.
Atlantic Nat'l Bank, Boston, . .	\$3,900	\$5,187 00	\$5,640 75
Atlas Nat'l Bank, Boston, . .	2,000	2,315 00	2,492 50
Blackstone Nat'l Bank, Boston, . .	2,700	2,868 75	3,579 09
Boylston Nat'l Bank, Boston, . .	2,000	2,420 00	2,998 00
Columbian Nat'l Bank, Boston, . .	1,600	2,248 00	2,225 00
Commonwealth Nat'l Bank, Boston,	2,500	2,687 50	3,237 50
Everett Nat'l Bank, Boston, . .	2,000	2,180 00	2,645 00
Eliot Nat'l Bank, Boston, . .	1,000	1,122 50	1,167 50
Freeman's Nat'l Bank, Boston, . .	2,500	2,706 25	3,360 25
Faneuil Hall Nat'l Bank, Boston, . .	1,000	1,301 25	1,398 75
Merchants' Nat'l Bank, Boston, . .	4,200	5,622 75	6,055 75
Massachusetts Nat'l Bank, Boston, .	3,000	3,300 00	3,760 62
Millbury Nat'l Bank, Millbury, . .	3,000	3,541 75	3,541 75
Northboro' Nat'l Bank, Northboro',	1,600	2,080 00	2,080 00
North Nat'l Bank, Boston, . .	2,500	2,962 50	3,243 75
Exchange Nat'l Bank, Boston, . .	1,000	1,650 00	1,740 00
Commerce Nat'l Bank, Boston, . .	1,500	1,578 75	1,818 75
New England Nat'l Bank, Boston, . .	1,000	1,351 25	1,485 00
Revere Nat'l Bank, Boston, . .	2,500	2,703 00	3,256 25
Redemption Nat'l Bank, Boston, . .	4,000	5,210 00	6,027 50
Webster Nat'l Bank, Boston, . .	2,000	2,020 00	2,277 50

RAILROAD BONDS.

Old Colony Railroad bonds, . .	\$5,000	\$5,200 00	\$5,200 00
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WINCHENDON SAVINGS BANK—WINCHENDON.

Incorporated 1854. Number of corporators, 116.

ORLANDO MASON, *President*.*Treasurer*, C. S. BEALS.

STATEMENT.

LIABILITIES.		ASSETS.	Value on Books.
Deposits, ...	\$562,220 76	Public funds, ...	\$12,000 00
Earnings, undivided, ...	17,087 94	Bank stock, ...	87,100 00
Guarantee fund, ...	2,782 50	Loans on bank stock, ...	16,129 50
		Loans on railroad bonds, ...	5,000 00
		Loans on real estate, ...	271,064 67
		Loans on personal security, ...	153,694 31
		Loans to counties, cities, or towns, ...	2,000 00
		Deposit in banks, ...	15,456 18
		Premium account, ...	13,148 12
		Furniture account, ...	1,200 00
		Cash on hand, ...	5,298 42
	\$582,091 20		\$582,091 20

Loans on Bank Stock—amount on each:

On 165 shares First National Bank, Winchendon, ...	\$15,750 00
On 2 shares State National Bank, Boston, and 2 shares Quinsigamond National Bank, Worcester, ...	509 37

Loans on Railroad Bonds—amount on each:

On Monadnock Railroad bonds, par value, \$5,000,*	\$5,000 00
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Cash on deposit in Banks:

First National Bank, Winchendon, ...	\$15,456 18
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Whole amount of interest or profits received or earned, ...	\$36,468 06
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Rate and amount of each semi-annual dividend } $2\frac{1}{2}$ per cent., ...	13,446 59
for the previous year, ... } $2\frac{1}{2}$ per cent., ...	13,547 04

Times for the dividends fixed by the by-laws: May and November.

Average annual per cent. of dividends for the term ending at the time of, and including, the last extra dividend: 7 per cent.

The total amount of loans with each specified rate of interest:

\$15,000, 5 per cent.; \$73,700, 6 per cent.; \$329,188.48, $6\frac{1}{2}$ per cent.;

\$30,000, 7 per cent.

Number of outstanding loans which are of an amount not exceeding three thousand dollars each, ... 189

Aggregate amount of the same, ...	155,088 48
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Number of open accounts, ...	1,791
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Number and am't of deposits received for the previous year, ...	691 89,537 10
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Number and amount of deposits of, and exceeding, three hundred dollars at any one time for the previous year, ...	57 28,068 00
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Number and amount of withdrawals, ...	797 81,150 76
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Number of accounts opened during the previous year, ...	170
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Number of accounts closed during the previous year, ...	210
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* This loan is on personal security.

Amount of the expenses of the corporation during the previous
 year, ... \$807 60
 Amount of treasurer's bonds, ... 50,000 00
 Date of examination by Commissioner, July 9.

PUBLIC FUNDS.

	Par Value.	Estimated Market Value.	Amount Invested.
United States bonds, 1881, . . .	\$12,000	\$13,200 00	\$12,000 00

BANK STOCK.

Commonwealth Nat'l Bank, Boston, .	\$2,500	\$2,650 00	\$2,500 00
Redemption Nat'l Bank, Boston, .	10,000	13,000 00	10,000 00
Faneuil Hall Nat'l Bank, Boston, .	4,800	6,240 00	4,800 00
Merchants' Nat'l Bank, Boston, .	10,000	13,400 00	10,000 00
Eliot Nat'l Bank, Boston, .	6,700	7,303 00	6,700 00
Mechanics' Nat'l Bank, Boston, .	3,400	4,420 00	3,400 00
First Nat'l Bank, Boston, .	1,600	2,928 00	1,600 00
Leominster Nat'l Bank, Leominster, .	6,500	7,150 00	6,500 00
First Nat'l Bank, Winchendon, .	31,600	42,660 00	31,600 00
Rollstone Nat'l Bank, Fitchburg, .	9,000	14,400 00	9,000 00
Fitchburg Nat'l Bank, Fitchburg, .	1,000	1,500 00	1,000 00

WINCHESTER SAVINGS BANK — WINCHESTER.

Incorporated March, 1871. Number of corporators, 33.

DAVID N. SKILLINGS, *President*.*Treasurer*, JOHN T. MANNY.

STATEMENT.

LIABILITIES.		ASSETS.	Value on Books.
Deposits, ...	\$126,411 38	Bank stock, ...	\$5,000 00
Earnings, undivided, ...	265 95	Railroad bonds, ...	5,575 00
Guarantee fund, ...	903 59	Loans on real estate, ...	83,867 46
Eliot Nat'l Bank, ...	649 31	Loans on personal security, ...	7,652 66
Mortgage not paid in full, ...	500 00	Loans to counties, cities, or towns, ...	26,525 00
		Expense account, ...	1 00
		Cash on hand, ...	109 11
	<u>\$128,730 23</u>		<u>\$128,730 23</u>

Whole amount of interest or profits received or earned, ... \$7,917 11

Rate and amount of each semi-annual dividend	} 2½ per cent., ...	{ 2,707 69
for the previous year, ...		

Times for the dividends fixed by the by-laws: third Wednesday of April and October.	} 2½ per cent., ...	{ 2,896 01

Average annual per cent. of dividends for the term ending at the time of, and including, the last extra dividend: 6 per cent.

The total amount of loans with each specified rate of interest:

\$28,492, 6 per cent.; \$3,000, 6½ per cent.; \$53,077, 7 per cent.;

\$10,200, 7½ per cent.; \$31,750, 8 per cent.

Number of outstanding loans which are of an amount not exceeding three thousand dollars each, ... 34

Aggregate amount of the same, ... 44,427 66

Number of open accounts, ... 550

Number and am't of deposits received for the previous year, . 706 43,228 73

Number and amount of deposits of, and exceeding, three hundred dollars at any one time for the previous year, ... 29 13,467 00

Number and amount of withdrawals, ... 409 27,914 60

Number of accounts opened during the previous year, . . . 136

Number of accounts closed during the previous year, . . . 82

Amount of the expenses of the corporation during the previous year, ... 547 72

Amount of treasurer's bonds, ... 5,000 00

Date of examination by Commissioner, August 17.

BANK STOCK.

	Par Value.	Estimated Market Value.	Amount Invested.
Metropolitan Nat'l Bank, Boston, .	\$5,000	\$4,625 00	\$5,000 00

RAILROAD BONDS.

Boston and Maine Railroad bonds, .	\$5,000	\$5,500 00	\$5,575 00
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WOBURN FIVE CENTS SAVINGS BANK — WOBURN.*

Incorporated April 11, 1854. Number of corporators, 11.

STEPHEN DOW, *President.*

Treasurer, JAMES N. DOW.

STATEMENT.

LIABILITIES.		ASSETS.	Value on Books.
Deposits, ...	\$494,070 09	Loans on public funds, ...	\$1,800 00
Earnings, undivided, ...	14,084 40	Bank stock, ...	204,489 08
Guarantee fund, ...	1,283 75	Real estate by foreclosure, ...	5,730 00
		Loans on real estate, ...	236,277 16
		Loans on personal security, ...	48,050 00
		Cash on hand, ...	13,092 00
	\$509,438 24		\$509,438 24

Loans on Public Funds — amount on each:

On United States bonds, par value, \$1,800, ... \$1,800 00

Amount of real estate held by foreclosure, ... \$5,730 00

Estimated value of real estate, ... 5,730 00

Cash on deposit in Banks:

First National Bank, Woburn, ... \$2,987 91

Whole amount of interest or profits received or earned, ... \$40,188 83

Rate and amount of each semi-annual dividend } 2½ per cent., . { 11,984 35
for the previous year, ... } 2½ per cent., . { 12,077 75

Times for the dividends fixed by the by-laws: January and July.

Average annual per cent. of dividends for the term ending at the time of, and including, the last extra dividend: 6½ per cent.

The total amount of loans with each specified rate of interest:

\$26,000, 6 per cent.; \$82,742.90, 7 per cent.; \$400, 7³/₁₀ per cent.; \$65,600, 7½ per cent.; \$90,384.26, 8 per cent.

Number of outstanding loans which are of an amount not exceeding three thousand dollars each, ... 111

* Temporarily enjoined by a decree of the Supreme Judicial Court, January 2, 1878.

Aggregate amount of the same, ...	\$119,534	26
Number of open accounts, ...	2,312	
Number and am't of deposits received for the previous year, 2,292	82,084	14
Number and amount of deposits of, and exceeding, three hundred dollars at any one time for the previous year, ...	43	21,376 21
Number and amount of withdrawals, ...	1,145	106,014 91
Number of accounts opened during the previous year, ...	296	
Number of accounts closed during the previous year, ...	309	
Amount of the expenses of the corporation during the previous year, ...	2,129	79
Amount of treasurer's bonds, ...	10,000	00
Date of examination by the Commissioner, August 16.		

BANK STOCK.

	Par Value.	Estimated Market Value.	Amount Invested.
Atlas Nat'l Bank, Boston, ...	\$18,000	\$20,790 00	\$21,295 00
Blackstone Nat'l Bank, Boston, ...	20,700	22,149 00	25,406 00
Continental Nat'l Bank, Boston, ...	11,700	11,700 00	14,408 25
Boston Nat'l Bank, Boston, ...	5,000	5,562 00	6,612 50
Commerce Nat'l Bank, Boston, ...	1,700	1,972 00	2,146 25
Eliot Nat'l Bank, Boston, ...	5,000	5,400 00	5,950 00
Eleventh W'd Nat. B'k, Boston (new), ...	5,333 $\frac{1}{3}$	5,333 33	9,993 33
Faneuil Hall Nat'l Bank, Boston, ...	5,500	7,315 00	7,125 25
Hide and Leather Nat'l Bank, Boston, ...	12,800	14,336 00	13,642 25
Howard Nat'l Bank, Boston, ...	2,500	2,818 75	2,831 25
State Nat'l Bank, Boston, ...	4,100	4,458 75	4,492 50
Second Nat'l Bank, Boston, ...	2,000	2,810 00	3,205 00
Shawmut Nat'l Bank, Boston, ...	5,000	5,925 00	6,268 75
Shoe and Leather Nat'l B'k, Boston, ...	16,500	19,552 50	22,113 75
New England Nat'l Bank, Boston, ...	16,500	22,192 50	23,452 50
Third Nat'l Bank, Boston, ...	1,000	1,110 00	1,152 50
Webster Nat'l Bank, Boston, ...	1,000	1,025 00	1,050 00
Woburn Nat'l Bank, Woburn, ...	24,900	34,860 00	33,344 00

WORCESTER COUNTY INSTITUTION FOR SAVINGS—WORCESTER.

Incorporated February 5, 1828. Number of corporators, 197.

ALEXANDER H. BULLOCK, *President.*

Treasurer, CHARLES A. HAMILTON.

STATEMENT.

LIABILITIES.		ASSETS.	Value on Books.
Deposits, . . .	\$6,629,187 55	Public funds, ...	\$1,349,000 00
Earnings, undi- vided, . . .	181,324 97	Bank stock, ...	814,150 00
Guarantee fund, . . .	31,000 00	Loans on bank stock, ...	9,600 00
		Railroad bonds, ...	699,000 00
		Real estate by foreclosure, ...	64,444 68
		Loans on real estate, ...	3,083,077 38
		Loans on personal security, ...	84,800 00
		Loans to counties, cities, or towns, ...	528,400 00
		Loans to banks on interest, ...	182,302 19
		Expense account, ...	5,026 66
		Vault and furniture, ...	11,775 16
		Profit and loss, ...	64 23
		Premiums, ...	2,030 60
		Suspense account, ...	1,860 46
		Cash on hand, ...	5,981 16
	\$6,841,512 52		\$6,841,512 52

Loans on Bank Stock — amount on each :

On 60 shares Worcester National Bank, Worcester, ...	\$2,500 00
On 16 shares Leominster National Bank, Leominster, ...	1,600 00
On 5 shares Central National Bank, Worcester, ...	500 00
On 60 shares Tremont National Bank, Boston, ...	5,000 00

Amount of real estate held by foreclosure, ...	\$64,444 68
Estimated value of real estate, ...	63,500 00

Cash on deposit in Banks :

Worcester National Bank, Worcester, ...	\$157,302 19
Chapin Banking and Trust Co., Springfield, ...	25,000 00

Whole amount of interest or profits received, or earned, ...	\$380,622 28
Rate and amount of each semi-annual dividend } 2½ per cent., ...	{ 152,544 61
for the previous year, ... } 2½ per cent., ...	{ 154,674 96

Times for the dividends fixed by the by-laws: January and July.

The total amount of loans with each specified rate of interest :
\$20,000, 4 per cent. ; \$27,000, 4¾ per cent. ; \$308,700, 5 per cent. ;
\$12,000, 5½ per cent. ; \$55,500, 5½ per cent. ; \$4,084,437, 6 per cent. ;
\$1,246,240, 7 per cent.

Number of outstanding loans which are of an amount not exceed- ing three thousand dollars each, ...	839
Aggregate amount of the same, ...	1,092,642 00
Number of open accounts, ...	16,540
Number and am't of deposits received for the previous year, ...	7,439 781,911 19
Number and amount of deposits of, and exceeding, three hundred dollars at any one time for the previous year, ...	758 421,108 00

Number and amount of withdrawals, ...	8,981	\$788,834 17
Number of accounts opened during the previous year, ...	1,884	
Number of accounts closed during the previous year, ...	1,548	
Amount of the expenses of the corporation during the previous year, ...		14,856 00
Amount of treasurer's bonds, ...		50,000 00
Date of examination by Commissioner, May 18.		

PUBLIC FUNDS.

	Par Value.	Estimated Market Value.	Amount Invested.
United States bonds, 5-20s, ...	\$330,500	\$357,672 00	\$330,500 00
“ “ “ 6s, 1881, ...	320,000	353,600 00	320,000 00
“ “ “ 10-40s, ...	21,500	23,276 00	21,500 00
State Bonds—			
State of Vermont, ...	\$5,000	\$5,075 00	\$5,000 00
of Massachusetts, ...	6,000	6,600 00	6,000 00
of Rhode Island, ...	77,000	81,620 00	77,000 00
of Maine, ...	20,000	22,400 00	20,000 00
City and Town Bonds—			
City of New Bedford, ...	\$5,000	\$5,600 00	\$5,000 00
of Worcester, ...	136,000	149,600 00	136,000 00
of Boston, ...	44,000	46,200 00	44,000 00
of Fitchburg, ...	20,000	22,200 00	20,000 00
of Roxbury, 1882, ...	26,000	26,520 00	26,000 00
of Lynn, ...	50,000	55,000 00	50,000 00
of Lowell, ...	30,000	33,000 00	30,000 00
of Newton, ...	40,000	45,600 00	40,000 00
Town of Brookline, ...	20,000	23,400 00	20,000 00
of Westborough, ...	1,000	1,070 00	1,000 00
of Natick, ...	10,000	11,000 00	10,000 00
City of New London, Conn., ...	25,000	29,375 00	25,000 00
of Norwich, Conn., ...	52,000	59,700 00	52,000 00
of Meriden, Conn., ...	26,000	29,120 00	26,000 00
of Manchester, N.H., ...	38,000	41,800 00	38,000 00
of Nashua, N.H., ...	33,000	36,300 00	33,000 00
Town of Grafton, ...	3,000	3,000 00	3,000 00
City of Somerville, ...	10,000	10,750 00	10,000 00

BANK STOCK.

Atlantic Nat'l Bank, Boston, ...	\$5,400	\$7,182 00	\$5,400 00
Atlas Nat'l Bank, Boston, ...	37,500	43,312 50	37,500 00
Blackstone Nat'l Bank, Boston, ...	18,400	19,734 00	18,400 00
Boylston Nat'l Bank, Boston, ...	1,400	1,645 00	1,400 00
Columbian Nat'l Bank, Boston, ...	5,400	7,587 00	5,400 00
Continental Nat'l Bank, Boston, ...	12,000	12,240 00	12,000 00
Eliot Nat'l Bank, Boston, ...	9,000	9,720 00	9,000 00
Faneuil Hall Nat'l Bank, Boston, ...	\$2,000	\$2,665 00	\$2,000 00
First Nat'l Bank, Boston, ...	25,000	46,312 50	25,000 00

BANK STOCK — Concluded.

	Par Value.	Estimated Market Value.	Amount Invested.
Freeman's Nat'l Bank, Boston, .	17,200	18,619 00	17,200 00
Globe Nat'l Bank, Boston, .	3,100	3,410 00	3,100 00
Hamilton Nat'l Bank, Boston, .	18,000	21,285 00	18,000 00
Howard Nat'l Bank, Boston, .	15,000	16,809 00	15,000 00
Market Nat'l Bank, Boston, .	7,400	7,881 00	7,400 00
Massachusetts Nat'l Bank, Boston, .	11,000	12,100 00	11,000 00
Merchants' Nat'l Bank, Boston, .	12,500	16,734 00	12,500 00
New England Nat'l Bank, Boston, .	19,900	26,715 00	19,900 00
North Nat'l Bank, Boston, .	4,700	5,532 00	4,700 00
Old Boston Nat'l Bank, Boston, .	3,250	4,030 00	3,250 00
Second Nat'l Bank, Boston, .	35,200	50,080 00	35,200 00
Shawmut Nat'l Bank, Boston, .	17,300	20,414 00	17,300 00
Shoe and Leather Nat'l B'k, Boston,	13,400	15,879 00	13,400 00
State Nat'l Bank, Boston, .	11,300	12,288 00	11,300 00
Suffolk Nat'l Bank, Boston, .	3,400	4,115 00	3,400 00
Tremont Nat'l Bank, Boston, .	15,600	17,238 00	15,600 00
Washington Nat'l Bank, Boston, .	19,000	24,937 00	19,000 00
Commerce Nat'l Bank, Boston, .	24,000	25,440 00	24,000 00
North America Nat'l Bank, Boston,	7,800	8,463 00	7,800 00
Redemption Nat'l Bank, Boston, .	9,300	12,113 00	9,300 00
Republic Nat'l Bank, Boston, .	21,000	27,405 00	21,000 00
City Nat'l Bank, Boston, .	20,800	23,972 00	20,800 00
Eagle Nat'l Bank, Boston, .	11,000	11,880 00	11,000 00
Exchange Nat'l Bank, Boston, .	4,900	8,085 00	4,900 00
Hide and Leather Nat'l Bank, Boston,	30,800	34,496 00	30,800 00
Revere Nat'l Bank, Boston, .	50,000	54,500 00	50,000 00
Union Nat'l Bank, Boston, .	7,100	9,656 00	7,100 00
Webster Nat'l Bank, Boston, .	30,000	30,675 00	30,000 00
Blackstone Nat'l Bank, Uxbridge, .	1,000	1,300 00	1,000 00
Fitchburg Nat'l Bank, Fitchburg, .	5,100	7,012 50	5,100 00
Grafton Nat'l Bank, Grafton, .	4,500	4,950 00	4,500 00
Lancaster Nat'l Bank, Lancaster, .	2,300	2,115 00	2,300 00
Leicester Nat'l Bank, Leicester, .	5,500	6,325 00	5,500 00
Millbury Nat'l Bank, Millbury, .	10,800	12,420 00	10,800 00
Oxford Nat'l Bank, Oxford, .	4,800	6,000 00	4,800 00
Southbridge Nat'l B'k, Southbridge,	3,000	3,750 00	3,000 00
Ware Nat'l Bank, Ware, .	1,000	1,250 00	1,000 00
Third Nat'l Bank, Springfield, .	20,000	31,000 00	20,000 00
Central Nat'l Bank, Worcester, .	28,100	39,340 00	28,100 00
Citizens' Nat'l Bank, Worcester, .	24,800	30,256 00	24,800 00
City Nat'l Bank, Worcester, .	29,500	36,775 00	29,500 00
Mechanics' Nat'l Bank, Worcester, .	13,300	16,295 00	13,300 00
Quinsigamond Nat'l B'k, Worcester,	20,600	25,338 00	20,600 00
Worcester Nat'l Bank, Worcester, .	79,800	103,740 00	79,800 00

RAILROAD BONDS.

Old Colony Railroad bonds, .	\$154,000	\$169,785 00	\$154,000 00
Fitchburg Railroad bonds, .	30,000	32,400 00	30,000 00
Worcester and Nashua R.R. bonds, .	260,000	260,000 00	260,000 00
Boston and Lowell Railroad bonds,	25,000	26,768 75	25,000 00
Boston and Maine Railroad bonds, .	30,000	33,000 00	30,000 00
Boston and Albany Railroad bonds, .	200,000	226,115 00	200,000 00

WORCESTER FIVE CENTS SAVINGS BANK — WORCESTER.

Incorporated April 1, 1854. Number of corporators, 256.

GEORGE W. RICHARDSON, *President*.*Treasurer*, GEORGE W. WHEELER.

STATEMENT.

LIABILITIES.		ASSETS.	Value on Books.
Deposits, . . .	\$1,996,668 80	Public funds, ...	\$434,500 00
Earnings, undi- vided, . . .	6,491 93	Loans on public funds, . . .	3,000 00
Guarantee fund, . . .	5,000 00	Bank stock, ...	169,600 00
		Loans on bank stock, . . .	12,425 00
		Railroad bonds, ...	29,000 00
		Real estate by foreclosure, . .	7,875 00
		Loans on real estate, . . .	946,900 00
		Loans on personal security, . .	20,000 00
		Loans to counties, cities, or towns, ...	209,900 00
		Deposits in banks on interest, .	143,327 96
		Premium account, ...	27,830 13
		Expense account, ...	2,262 58
		Cash on hand, ...	1,540 06
	\$2,008,160 73		\$2,008,160 73

Loans on Public Funds — amount on each:

On \$2,000 United States bonds, ...	\$2,000 00
On \$1,000, city of Worcester bonds, ...	1,000 00

Loans on Bank Stock — amount on each:

On 8 shares Central National Bank, Worcester, ...	\$700 00
On 100 shares City National Bank, Worcester, ...	10,000 00
On 5 shares Worcester National Bank, Worcester, ...	500 00
On 15 shares Grafton National Bank, Grafton, ...	1,225 00

Amount of real estate held by foreclosure, ...	\$7,875 00
Estimated value of real estate, ...	9,000 00

Cash on deposit in Banks:

City National Bank, Worcester, ...	\$86,134 84
First National Bank, Worcester, ...	3,775 00
Quinsigamond National Bank, Worcester, ...	19,753 79
Security National Bank, Worcester, ...	33,664 33

Whole amount of interest or profits received or earned, ...	\$109,886 22
Rate and amount of each semi-annual dividend } $2\frac{1}{2}$ per cent., ...	43,391 08
for the previous year, ... } $2\frac{1}{2}$ per cent., ...	45,752 19

Times for the dividends fixed by the by-laws: January and July.

The total amount of loans with each specified rate of interest:

\$25,000, $4\frac{1}{2}$ per cent.; \$55,000, $4\frac{7}{10}$ per cent.; \$72,000, 5 per cent.;
 \$998,225, 6 per cent.; \$42,000, 7 per cent.

Number of outstanding loans which are of an amount not exceed-
 ing three thousand dollars each, ... 403

Aggregate amount of the same, ...	\$552,800 00
Number of open accounts, ...	8,462
Number and am't of deposits received for the previous year, ...	5,549 315,148 81
Number and amount of deposits of, and exceeding, three hundred dollars at any one time for the previous year, ...	248 162,093 32
Number and amount of withdrawals, ...	3,780 254,624 98
Number of accounts opened during the previous year, ...	1,128
Number of accounts closed during the previous year, ...	891
Amount of the expenses of the corporation during the previous year, ...	5,096 48
Amount of treasurer's bonds, ...	20,000 00
Date of examination by Commissioner, June 8.	

PUBLIC FUNDS.

	Par Value.	Estimated Market Value.	Amount Invested.
United States bonds, ...	\$220,000	\$236,112 00	\$242,797 50
City and Town Bonds —			
City of Boston 5s, gold, ...	\$10,000	\$10,450 00	\$10,000 00
Town of Brookline 7s, currency, ...	5,000	5,800 00	5,000 00
City of Cambridge 6s, currency, ...	25,000	26,000 00	25,000 00
of Lowell 6s, currency, ...	27,000	29,700 00	27,000 00
of New London, Conn., 7s, cur.	14,000	15,960 00	14,000 00
of Newton 6s, currency, ...	25,000	27,750 00	26,750 00
of Salem 5s, currency, ...	3,000	3,030 00	3,000 00
of Springfield 7s, currency, ...	12,000	14,160 00	12,000 00
of Worcester 6s, currency, ...	88,500	93,785 00	89,223 75
of Lynn, currency, ...	5,000	5,100 00	5,100 00

BANK STOCK.

Atlas Nat'l Bank, Boston, ...	\$5,000	\$5,750 00	\$5,000 00
Eagle Nat'l Bank, Boston, ...	10,000	10,800 00	10,000 00
Eliot Nat'l Bank, Boston, ...	9,200	9,936 00	9,200 00
First Nat'l Bank, Boston, ...	6,700	12,395 00	6,700 00
Hamilton Nat'l Bank, Boston, ...	5,000	5,900 00	5,000 00
Hide and Leather Nat'l B'k, Boston, ...	7,500	8,400 00	7,500 00
Howard Nat'l Bank, Boston, ...	10,000	11,200 00	10,000 00
Merchants' Nat'l Bank, Boston, ...	5,000	6,700 00	5,000 00
Commerce Nat'l Bank, Boston, ...	5,900	6,254 00	5,900 00
North Nat'l Bank, Boston, ...	800	936 00	800 00
Shawmut Nat'l Bank, Boston, ...	5,000	5,800 00	5,000 00
State Nat'l Bank, Boston, ...	5,000	5,400 00	5,000 00
Traders' Nat'l Bank, Boston, ...	5,000	5,150 00	5,000 00
Webster Nat'l Bank, Boston, ...	5,000	5,100 00	5,000 00
Central Nat'l Bank, Worcester, ...	7,000	9,100 00	7,000 00
Citizens' Nat'l Bank, Worcester, ...	700	840 00	700 00
City Nat'l Bank, Worcester, ...	16,800	21,000 00	16,800 00
Mechanics' Nat'l Bank, Worcester, ...	6,400	7,680 00	6,792 00
Quinsigamond Nat'l B'k, Worcester, ...	13,900	16,680 00	13,900 00

BANK STOCK — Concluded.

	Par Value.	Estimated Market Value.	Amount Invested.
Worcester Nat'l Bank, Worcester, .	\$2,000	\$2,560 00	\$2,000 00
First Nat'l Bank, Leominster, .	5,000	5,650 00	5,600 00
Grafton Nat'l Bank, Grafton, .	5,000	5,500 00	5,000 00
Leicester Nat'l Bank, Leicester, .	3,000	3,450 00	3,000 00
Millbury Nat'l Bank, Millbury, .	10,700	12,305 00	10,700 00
Northboro' Nat'l Bank, Northboro', .	3,000	3,600 00	3,000 00
Spencer Nat'l Bank, Spencer, .	5,000	5,000 00	5,000 00
Wachusett Nat'l Bank, Fitchburg, .	5,000	3,000 00	5,000 00
Westminster Nat'l B'k, Westminster, .	1,000	1,000 00	1,000 00

RAILROAD BONDS.

Worcester and Nashua R.R. bonds, .	\$29,000	\$30,140 00	\$29,000 00
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WORCESTER MECHANICS' SAVINGS BANK — WORCESTER.

Incorporated April 15, 1851. Number of corporators, 3.

HARRISON BLISS, *President*.*Treasurer*, HENRY WOODWARD.

STATEMENT.

LIABILITIES:		ASSETS.	Value on Books.
Deposits, . . .	\$3,045,935 26	Public funds, . . .	\$491,300 00
Earnings, undi- vided, . . .	38,085 88	Loans on public funds, . . .	1,000 00
Guarantee fund, . . .	10,000 00	Bank stock, . . .	266,200 00
		Loans on bank stock, . . .	10,000 00
		Railroad bonds, . . .	72,500 00
		Real estate by foreclosure, . . .	59,776 39
		Loans on real estate, . . .	1,706,705 20
		Loans on personal security, . . .	148,541 51
		Loans on railroad stock, . . .	10,225 00
		Loans to counties, cities, or towns, . . .	116,000 00
		Deposit in banks on interest, . . .	166,679 38
		Expense account, . . .	3,168 58
		Premium account, . . .	33,822 00
		Cash on hand, . . .	8,103 08
	\$3,094,021 14		\$3,094,021 14

Loans on Public Funds — amount on each:

On \$1,000 United States bonds, ... \$1,000 00

Loans on Bank Stock — amount on each:

On 90 shares Wachusett National Bank, Fitchburg, ... \$8,100 00

On 5 shares Leicester National Bank, Leicester; 5 shares City National Bank, Worcester; and 4 shares Central National Bank, Worcester, ... 1,300 00

On 14 shares Mechanics' National Bank, Worcester, . . . \$600 00

Amount of real estate held by foreclosure, . . . \$59,776 39

Estimated value of real estate, . . . 59,776 39

Cash on deposit in Banks:

Mechanics' National Bank, Worcester, . . . \$122,819 27

Commerce National Bank, Boston, . . . 43,860 11

Whole amount of interest or profits received or earned, . . . \$187,629 43

Rate and amount of each semi-annual dividend } $2\frac{1}{2}$ per cent., . { 71,700 26

for the previous year, . . . } $2\frac{1}{2}$ per cent., . { 72,028 16

Times for the dividends fixed by the by-laws: January and July.

The total amount of loans, with each specified rate of interest:

\$30,000, $3\frac{1}{2}$ per cent.; \$4,000, 4 per cent.; \$68,000, 5 per cent.;

\$1,844,447.60, 6 per cent.; \$10,000, $6\frac{1}{2}$ per cent.; \$33,799.11, 7 per cent.

Number of outstanding loans which are of an amount not exceeding three thousand dollars each, . . . 522

Aggregate amount of the same, . . . 726,866 90

Number of open accounts, . . . 6,366

Number and am't of deposits received for the previous year, 2,970 352,991 86

Number and amount of deposits of, and exceeding, three hundred dollars at any one time for the previous year, . . . 340 198,014 56

Number and amount of withdrawals, . . . 4,114 418,187 88

Number of accounts opened during the previous year, . . . 777

Number of accounts closed during the previous year, . . . 700

Amount of the expenses of the corporation during the previous year, . . . 8,755 00

Amount of treasurer's bonds, . . . 10,000 00

Date of examination by Commissioner, April 20.

PUBLIC FUNDS.

	Par Value.	Estimated Market Value.	Amount Invested.
United States bonds, . . .	\$251,300	\$269,355 12	\$255,262 88
City and Town Bonds —			
City of Worcester, . . .	\$108,000	\$112,320 00	\$109,281 24
of Springfield, . . .	34,000	37,740 00	35,700 00
of Burlington, Vt., . . .	25,000	25,750 00	25,000 00
of Cambridge, . . .	25,000	27,500 00	26,537 50
of New London, Conn., . . .	20,000	21,000 00	21,000 00
of Norwich, Conn., . . .	10,000	10,500 00	10,250 00
of Rockland, Me., . . .	7,000	7,070 00	7,070 00
Town of Brookline, . . .	7,000	7,420 00	7,350 00
of Westborough, . . .	4,000	4,100 00	4,000 00

BANK STOCK.

	Par Value.	Estimated Market Value.	Amount Invested.
City Nat'l Bank, Boston, . .	\$10,000	\$11,500 00	\$12,025 00.
Commerce Nat'l Bank, Boston, .	22,700	24,062 00	25,791 00
Redemption, Nat'l Bank, Boston, .	5,000	6,500 00	7,050 00
Boston Nat'l Bank, Boston, . .	11,300	12,656 00	11,459 37
Eliot Nat'l Bank, Boston, . .	8,600	9,288 00	10,028 75
North Nat'l Bank, Boston, . .	10,000	10,800 00	10,568 75
Republic Nat'l Bank, Boston, . .	3,400	4,080 00	4,471 00
Merchants' Nat'l Bank, Boston, .	7,000	9,680 00	9,327 50
Traders' Nat'l Bank, Boston, . .	5,500	5,565 00	5,568 75
Market Nat'l Bank, Boston, . .	10,000	10,600 00	10,875 00
Revere Nat'l Bank, Boston, . .	20,000	21,800 00	20,000 00
Hide and Leather Nat'l B'k, Boston,	9,900	10,989 00	11,008 00
Suffolk Nat'l Bank, Boston, . .	5,900	7,080 00	7,238 25
City Nat'l Bank, Worcester, . .	18,000	23,040 00	18,000 00
Mechanics' Nat'l Bank, Worcester, .	35,400	44,604 00	40,609 69
Central Nat'l Bank, Worcester, . .	8,400	11,760 00	9,167 50
Worcester Nat'l Bank, Worcester, .	9,500	12,065 00	10,222 00
Citizens' Nat'l Bank, Worcester, .	11,500	13,800 00	15,662 50
Quinsigamond Nat'l B'k, Worcester,	1,600	1,920 00	1,735 50
First Nat'l Bank, Worcester, . .	1,200	1,740 00	1,656 00
Grafton Nat'l Bank, Grafton, . .	11,400	12,540 00	10,720 00
Southbridge Nat'l B'k, Southbridge,	3,500	4,375 00	3,780 00
Millbury Nat'l Bank, Millbury, . .	4,300	5,075 00	5,220 00
First Nat'l Bank, Clinton, . . .	1,000	1,120 00	1,120 00
Franklin Nat'l Bank, Franklin, . .	5,100	5,712 00	5,715 00
Wachusett Nat'l Bank, Fitchburg, .	14,000	7,280 00	14,000 00
First Nat'l Bank, Westminster, . .	2,000	2,000 00	2,000 00
Leominster Nat'l Bank, Leominster,	10,000	11,200 00	11,200 00

RAILROAD BONDS.

Boston & Albany Railroad bonds,	\$20,000	\$23,100 00	\$20,000 00
Worcester and Nashua R.R. bonds,	52,500	55,125 00	52,500 00

WORCESTER NORTH SAVINGS INSTITUTION—FITCHBURG.

Incorporated May 26, 1868. Number of corporators, 98.

AUGUSTUS WHITMAN, *President.*

Treasurer, HENRY A. WILLIS.

STATEMENT.

LIABILITIES.		ASSETS.	Value on Books.
Deposits, . . .	\$1,292,097 65	Public funds, ...	\$56,042 28
Earnings, undi- vided, . . .	31,681 34	Bank stock, ...	94,926 50
Rent, . . .	95 67	Loans on bank stock, ...	26,300 00
Guarantee fund,	6,473 06	Railroad bonds, ...	33,536 25
		Real estate by foreclosure, ...	13,045 27
		Loans on real estate, ...	701,448 92
		Loans on personal security, ...	256,075 00
		Loans on railroad stock, ...	3,400 00
		Loans to counties, cities, or towns, ...	115,190 87
		Deposit in banks on interest, ...	26,000 00
		Expense account, ...	840 26
		Cash on hand, ...	3,542 37
	\$1,330,347 72		\$1,330,347 72

Real estate acquired by foreclosure, ... \$13,045 27
 Estimated value of the same, ... 12,800 00

Loans on Bank Stock — amount on each:

On 25 shares Fitchburg National Bank, Fitchburg, ... \$2,000 00
 On 40 shares First National Bank, Leominster, ... 4,000 00
 On 170 shares Safety Fund National Bank, Fitchburg, ... 12,000 00
 On 7 shares Atlas National Bank, Boston; on 3 shares Rollstone
 National Bank, Fitchburg, ... 800 00
 On 30 shares Rollstone National Bank, Fitchburg, ... 500 00
 On 120 shares Wachusett National Bank, Fitchburg. 7,000 00

Loans on Railroad Stock — amount on each:

On Fitchburg Railroad stock, par value, \$5,350, ... \$3,400 00

Cash on deposit in Banks:

Rollstone National Bank, Fitchburg, ... \$26,000 00

Whole amount of interest or profits received or earned, ... \$69,079 13
 Rate and amount of each semi-annual dividend } $2\frac{1}{2}$ per cent., . . . { 30,939 97
 for the previous year, ... } $2\frac{1}{2}$ per cent., . . . { 31,147 75

Times for the dividends fixed by the by-laws: January 1 and July 1.

The total amount of loans with each specified rate of interest:
 \$10,107, 5 per cent.; \$134,402.75, 6 per cent.; \$683,648.92, $6\frac{1}{2}$ per
 cent.; \$274,256.12, 7 per cent.

Number of outstanding loans which are of an amount not exceed-
 ing three thousand dollars each, ... 384

Aggregate amount of the same, ... 471,673 92

Number of open accounts, ... 3,207

Number and am't of deposits received for the previous year,	1,835	\$226,312 32
Number and amount of deposits of, and exceeding, three hundred dollars at any one time for the previous year,	238	107,354 03
Number and amount of withdrawals,	2,078	265,400 21
Number of accounts opened during the previous year,	600	
Number of accounts closed during the previous year,	532	
Amount of the expenses of the corporation during the previous year,		3,472 96
Amount of treasurer's bonds,		20,000 00
Amount of clerk's bonds,		10,000 00
Date of examination by Commissioner, May 14.		

PUBLIC FUNDS.

	Par Value.	Estimated Market Value.	Amount Invested.
United States bonds, 1881,	\$50,000	\$54,187 50	\$56,042 28

BANK STOCK.

Rollstone Nat'l Bank, Fitchburg,	\$10,500	\$17,325 00	\$15,446 00
Boston Nat'l Bank, Boston,	10,000	11,450 00	12,248 75
First Nat'l Bank, Leominster,	10,000	11,200 00	11,200 00
Webster Nat'l Bank, Boston,	5,000	5,100 00	5,287 50
Blackstone Nat'l Bank, Boston,	5,000	5,350 00	6,190 00
Commerce Nat'l Bank, Boston,	5,000	5,300 00	6,229 00
Atlas Nat'l Bank, Boston,	5,000	5,750 00	5,750 00
Eliot Nat'l Bank, Boston,	5,000	5,400 00	6,050 00
Merchants' Nat'l Bank, Boston,	5,000	6,675 00	6,640 25
Eagle Nat'l Bank, Boston,	5,000	5,400 00	5,600 00
City Nat'l Bank, Boston,	5,000	5,750 00	5,500 00
Exchange Nat'l Bank, Boston,	5,000	8,250 00	8,785 00

RAILROAD BONDS.

Boston and Albany Railroad bonds,	\$13,000	\$15,015 00	\$13,536 25
Vt. and Massachusetts R.R. bonds,	20,000	21,400 00	20,000 00

WORONOCO SAVINGS BANK—WESTFIELD.

Incorporated 1871. Number of corporators, 25.

SAMUEL HORTON, *President.*

Treasurer, ROYAL WELLER.

STATEMENT.

LIABILITIES.		ASSETS.	Value on Books.
Deposits, ...	\$551,555 36	Public funds, ...	\$44,034 85
Earnings, undivided, ...	4,970 88	Loans on public funds, ...	6,773 69
Guarantee fund, ...	1,352 83	Bank stock, ...	3,760 00
		Loans on bank stock, ...	3,090 00
		Loans on real estate, ...	353,079 54
		Loans on personal security, ...	102,065 00
		Loans to counties, cities, or towns, ...	5,000 00
		Expense account, ...	359 76
		Deposit in banks, ...	39,716 23
	\$557,879 07		\$557,879 07

Loans on Public Funds—amount on each:
On United States bonds, par value, \$8,500, ... \$6,773 69

Loans on Bank Stock—amount on each:
On 11 shares First National Bank, Westfield, ... \$990 00
On 27 shares Hampden National Bank, Westfield, ... 2,100 00

Cash on deposit in Banks:
Hampden National Bank, Westfield, ... \$23,916 23
Suffolk National Bank, Boston, ... 15,800 00

Whole amount of interest or profits received or earned, ... \$36,242 79
Rate and amount of each semi-annual dividend } 2½ per cent., . . { 12,863 84
for the previous year, ... } 2½ per cent., . . { 12,816 43

Times for the dividends fixed by the by-laws: January and July.
The total amount of loans with each specified rate of interest:
\$7,750, 6½ per cent.; \$462,258.23, 7 per cent.

Number of outstanding loans which are of an amount not exceeding three thousand dollars each, ... 204
Aggregate amount of the same, ... 250,408 23
Number of open accounts, ... 1,307
Number and am't of deposits received for the previous year, . . 976 123,991 62
Number and amount of deposits of, and exceeding, three hundred dollars at any time for the previous year, ... 95 64,179 08
Number and amount of withdrawals, ... 925 111,109 62
Number of accounts opened during the previous year, ... 240
Number of accounts closed during the previous year, ... 178
Amount of the expenses of the corporation during the previous year, ... 849 90
Amount of treasurer's bonds, ... 10,000 00
Date of examination by Commissioner, June 7.

PUBLIC FUNDS.

	Par Value.	Estimated Market Value.	Amount Invested.
United States bonds, . . .	\$41,500	\$43,829 50	\$44,034 85

BANK STOCK.

Hampden Nat'l Bank, Westfield, .	\$2,500	\$3,750 00	\$3,760 00
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AGGREGATE STATEMENT.

LIABILITIES.		ASSETS.	Value on Books.
Deposits, . . .	\$244,596,614 18	Public funds, . . .	*\$33,229,591 73
Guarantee, . . .	914,647 78	Loans on public funds, . . .	1,259,706 86
Surplus, . . .	4,267,923 08	Bank stock, . . .	26,154,389 01
Sundries, . . .	373,879 92	Loans on bank stock, . . .	1,224,288 15
		Railroad bonds, . . .	9,076,156 17
		Loans on railroad bonds, . . .	133,138 87
		Real estate, . . .	2,840,703 58
		Real estate by foreclosure, . . .	5,091,878 76
		Loans on real estate, . . .	116,241,038 35
		Loans on personal security, . . .	34,124,849 37
		Loans to counties, cities or towns, . . .	10,170,049 30
		Deposits in banks on interest, . . .	6,950,799 70
		Sundries, . . .	†2,135,179 94
		Cash on hand, . . .	1,521,295 17
	\$250,153,064 96		\$250,153,064 96

Whole amount of interest or profits received or earned, . . . \$15,248,062 09
 Percentage of earnings to total assets, ... 6 $\frac{8}{100}$

Rate of ordinary dividends paid by 177 Banks:

2 at 2 per cent. }	1 dividend each,	15 at 4 $\frac{1}{2}$ per cent.	1 at 5 $\frac{1}{8}$ per cent.
6 at 2 $\frac{1}{2}$ per cent. }		1 at 4 $\frac{3}{4}$ per cent.	2 at 5 $\frac{1}{4}$ per cent.
3 at 4 per cent.		146 at 5 per cent.	1 at 5 $\frac{1}{2}$ per cent.

Amount of loans, with specified rates of interest:

\$183,449.82, 3 per ct.	\$2,956,801.83, 5 $\frac{1}{4}$ per ct.	\$55,881,881.94, 7 per ct.
165,000.00, 3 $\frac{1}{2}$ per ct.	233,000.00, 5 $\frac{3}{4}$ per ct.	23,000.00, 7 $\frac{1}{4}$ per ct.
250,000.00, 3 $\frac{7}{8}$ per ct.	48,387.907.80, 6 per ct.	7,147,155.17, 7 $\frac{3}{10}$ per ct.
2,905,000.00, 4 per ct.	754,630.00, 6 $\frac{1}{4}$ per ct.	75,000.00, 7 $\frac{1}{8}$ per ct.
1,392,800.00, 4 $\frac{1}{2}$ per ct.	11,894.84, 6 $\frac{3}{10}$ per ct.	5,784,565.54, 7 $\frac{1}{2}$ per ct.
55,000.00, 4 $\frac{7}{10}$ per ct.	60,000.00, 6 $\frac{4}{10}$ per ct.	6,000.00, 7 $\frac{3}{4}$ per ct.
27,000.00, 4 $\frac{3}{4}$ per ct.	16,393,228.73, 6 $\frac{1}{2}$ per ct.	9,662,436.05, 8 per ct.
13,785,476.24, 5 per ct.	229,000.00, 6 $\frac{3}{5}$ per ct.	2,750.00, 8 $\frac{1}{2}$ per ct.
90,000.00, 5 $\frac{1}{4}$ per ct.	150,000.00, 6 $\frac{2}{3}$ per ct.	24,500.00, 9 per ct.
30,000.00, 5 $\frac{3}{8}$ per ct.	10,500.00, 6 $\frac{2}{3}$ per ct.	21,725.00, 10 per ct.
	117,700.00, 6 $\frac{1}{2}$ per ct.	

Aggregate amount of ordinary dividends for the previous year, \$11,193,795 13
 Rate of ordinary dividends for the previous year, 5 per cent.

* Amount invested in United States bonds, \$16,246,152.54. Amount of state, county, city, and town bonds, \$16,983,439.19.

† This item includes loans on railroad stock, accrued interest, premium and expense accounts, &c.

ALPHABETICAL LIST OF THE SAVINGS BANKS, WITH STATEMENTS OF THE LIABILITIES AND ASSETS AT THE CLOSE OF BUSINESS, OCTOBER 31, 1877

[illegible]

* In Hospital.

† Temporarily explained

Amount invested in United States bonds, \$10,230,100.54; amount invested in State, County, City, and Town bonds, \$10,951,120.10.

...by foreclosure of mortgage

ALPHABETICAL LIST OF THE SAVINGS BANKS, WITH STATEMENTS OF THE LIABILITIES AND ASSETS AT THE CLOSE OF BUSINESS, OCTOBER 31, 1877.

	NAMES OF BANKS.	Amount of Deposits.	Amount of Surplus on Hand.	Guarantee Fund.	Sundry Liabilities.	Total Amount of Liabilities.	Public Funds.	Loans on Public Funds.	Bank Stock.	Loans on Bank Stock.	Railroad Bonds.	Loans on Railroad Bonds.	Invested in Real Estate.	Loans on Mortgage of Real Estate.	Loans on Personal Security.	Loans to Counties, Cities or Towns.	Deposits in Banks bearing Interest.	Cash on Hand.	Sundry Assets.	Total Amount of Assets.	
1	Abington Savings Bank, ...	\$882,232 64	\$22,005 43	\$2,300 00	-	\$906,538 07	\$81,657 50	\$2,330 00	\$157,186 62	\$7,390 00	\$53,711 70	-	\$6,205 70	\$512,417 34	\$59,717 21	\$19,000 00	\$5,719 28	\$1,114 33	\$88 39	\$906,538 07	1
2	Amherst Savings Bank, ...	462,173 33	1,818 64	1,506 96	-	465,498 93	40,000 00	500 00	45,000 00	5,700 00	32,590 00	\$900 00	13,755 37	229,503 00	39,509 71	52,200 00	-	5,840 85	-	465,498 93	2
3	Andover Savings Bank, ...	1,542,363 34	39,159 10	5,000 00	-	1,586,522 44	527,000 00	1,400 00	126,600 00	107 00	254,000 00	-	9,000 00	573,564 40	74,090 13	20,000 00	17 58	743 33	-	1,586,522 44	3
4	Arlington Five Cents Savings Bank, ...	650,729 18	9,113 01	7,082 05	\$400 00	667,325 14	32,000 00	-	667,325 14	-	5,050 00	-	55,246 64	444,739 38	46,063 87	45,300 00	15,474 64	119 34	706 51	667,325 14	4
5	Ashburnham Savings Bank, ...	29,077 20	434 43	100 00	-	29,611 63	3,135 00	-	7,837 25	2,000 00	-	-	-	11,877 60	1,400 00	3,000 00	135 13	219 40	7 25	29,611 63	5
6	Athol Savings Bank, ...	805,695 99	6,038 49	3,937 50	-	815,671 98	70,000 00	3,200 00	18,200 00	26,050 00	-	-	1,684 39	441,235 00	147,395 23	81,080 00	25,000 00	535 75	691 61	815,671 98	6
7	Attleborough Savings Bank, ...	303,839 39	2,872 98	3,300 00	-	310,012 37	14,000 00	-	-	-	-	-	1,412 19	209,504 00	61,124 00	20,500 00	-	3,388 55	330 33	310,012 37	7
8	Barnstable Savings Bank,†	1,291,302 05	-	3,476 03	1,750 00	1,296,528 08	-	800 00	251,565 00	1,250 00	-	-	138,687 00	626,531 50	235,392 68	-	15,863 95	1,290 72	25,47 23	1,296,528 08	8
9	Barre Savings Bank, ...	324,674 06	6,608 14	810 00	-	332,092 20	7,470 00	-	148,963 41	-	6,060 00	-	5,000 00	124,568 67	30,260 48	-	9,763 34	-	90	332,092 20	9
10	Bass River Savings Bank, ...	229,272 82	2,811 40	623 20	20,000 00	252,707 42	2,000 00	800 00	114,893 62	300 00	10,436 45	-	-	33,325 00	82,056 73	5,500 00	-	3,395 62	-	252,707 42	10
11	Benjamin Franklin Savings Bank, ...	247,875 00	4,521 89	1,789 77	-	254,186 66	21,223 50	-	54,326 12	-	2,043 33	-	3,000 00	143,452 80	21,540 00	-	4,028 99	3,393 98	1,177 94	254,186 66	11
12	Berkshire County Savings Bank, ...	1,864,438 67	21,020 10	5,000 00	-	1,890,458 77	335,000 00	2,000 00	100,620 00	37,560 00	10,000 00	-	86,283 40	863,763 97	283,724 74	147,300 00	-	19,244 66	4,962 00	1,890,458 77	12
13	Beverly Savings Bank, ...	516,972 16	3,015 92	1,926 02	-	521,914 10	10,793 75	200 00	165,434 98	6,400 00	1,500 00	-	16,452 64	303,293 29	9,150 00	-	-	8,688 34	1 10	521,914 10	13
14	Boston Five Cents Savings Bank, ...	13,560,278 87	215,911 04	51,104 38	-	13,827,294 29	2,768,000 00	80,859 24	392,987 50	104,100 00	240,000 00	-	365,738 71	7,417,228 26	807,795 00	718,000 00	754,856 06	17,450 29	160,279 23	13,827,294 29	14
15	Boston Penny Savings Bank, ...	1,072,856 88	11,687 97	4,147 70	-	1,088,692 55	58,750 00	350 00	73,646 62	4,550 00	5,012 50	-	116,000 00	576,650 00	158,900 00	-	74,579 72	5,800 66	14,453 05	1,088,692 55	15
16	Braintree Savings Bank, ...	77,925 64	4,507 01	188 86	-	82,621 51	4,178 50	-	8,718 25	-	942 84	-	4,462 66	54,375 09	1,100 00	1,500 00	-	3,889 07	362 00	82,621 51	16
17	Brighton Five Cents Savings Bank, ...	265,415 27	6,305 59	671 34	-	272,482 20	16,525 00	-	52,077 50	-	-	-	14,029 36	171,803 70	9,550 00	-	2,310 99	551 29	5,634 36	272,482 20	17
18	Bristol County Savings Bank, ...	3,209,448 48	47,953 21	15,712 20	-	3,273,113 89	100,000 00	1,825 00	83,930 00	2,575 00	-	-	64,486 93	2,258,514 98	751,820 86	-	7,021 36	-	2,939 76	3,273,113 89	18
19	Bridgewater Savings Bank, ...	217,019 72	4,972 12	586 87	75 28	222,653 99	5,537 50	-	33,624 98	-	-	-	-	141,731 00	33,577 65	-	-	5,182 86	-	222,653 99	19
20	Broadway Savings Bank, ...	1,127,424 43	5,053 71	4,500 00	23,000 00	1,159,978 14	21,400 00	-	242,546 00	9,100 00	-	-	34,500 00	770,519 31	71,100 00	-	-	10,812 83	-	1,159,978 14	20
21	Brookfield Savings Bank, ...	44,415 04	1,932 46	102 56	-	46,450 06	1,000 00	-	-	-	-	-	-	26,900 00	14,800 00	-	622 76	-	3,127 30	46,450 06	21
22	Brookline Savings Bank, ...	139,554 45	2,309 59	210 07	275 00	142,849 11	-	-	27,639 13	-	-	-	-	77,662 50	15,000 00	8,400 00	4,585 11	2,789 94	6,772 43	142,849 11	22
23	Cambridge Savings Bank, ...	1,967,817 73	32,230 16	4,900 00	-	2,004,947 94	103,547 50	2,500 00	280,972 48	400 00	-	-	65,938 09	1,197,010 80	88,200 00	-	262,579 79	3,799 28	-	2,004,947 94	23
24	Cambridgeport Savings Bank, ...	2,163,954 01	35,335 66	6,000 00	-	2,205,289 67	-	-	127,359 37	-	-	-	2,540 96	1,471,941 51	411,200 00	100,000 00	90,000 00	534 68	1,713 15	2,205,289 67	24
25	Canton Institution for Savings, ...	344,066 28	9,288 15	2,478 22	-	355,832 65	10,000 00	-	29,412 00	9,000 00	19,750 00	-	220 00	232,181 00	29,725 00	12,000 00	-	13,544 65	-	355,832 65	25
26	Cape Ann Savings Bank, ...	1,067,027 27	19,891 57	8,300 00	11 71	1,095,230 55	120,195 42	500 00	182,375 00	14,200 00	21,250 00	-	11,824 97	571,085 00	43,048 00	110,500 00	19,000 00	1,241 21	10 95	1,095,230 55	26
27	Cape Cod Five Cents Savings Bank, ...	471,337 67	15,649 45	3,405 93	30,000 00	520,393 05	20,859 25	-	47,010 58	-	10,090 00	-	2,100 93	93,058 29	315,857 76	9,500 00	-	18,381 79	289 52	520,393 05	27
28	Central Savings Bank, ...	1,150,274 02	23,788 59	3,000 00	-	1,177,062 61	23,000 00	1,000 00	211,421 25	2,700 00	-	-	80,500 00	723,037 50	102,627 60	-	32,776 26	-	-	1,177,062 61	28
29	Charlestown Five Cts. Savings Bank, ...	3,441,262 77	62,194 34	8,500 00	-	3,511,957 11	248,000 00	4,850 00	716,388 50	3,500 00	179,000 00	-	262,700 00	1,948,740 20	39,500 00	15,000 00	50,455 95	20,822 46	-	3,511,957 11	29
30	Chelsea Savings Bank, ...	1,172,005 58	12,132 85	4,319 00	1,471 13	1,189,928 56	231,391 25	-	72,458 31	8,000 00	-	-	32,998 02	783,546 78	11,000 00	40,407 50	7,572 55	684 06	1,870 09	1,189,928 56	30
31	Chicopee Savings Bank, ...	466,261 75	6,977 06	901 36	-	474,140 17	15,000 00	-	22,463 50	-	12,000 00	-	8,461 33	337,701 00	35,760 00	11,400 00	5,000 00	6,354 34	-	474,140 17	31
32	Chicopee Falls Savings Bank, ...	18,994 72	21 93	-	-	19,016 65	-	-	1,000 00	-	-	-	-	7,775 00	8,013 63	550 00	-	1,569 94	108 08	19,016 65	32
33	Citizens' Savings Bank, ...	1,757,801 79	124,942 40	4,472 41	55 08	1,887,271 68	-	-	285,891 50	-	-	-	-	711,890 18	881,350 00	-	-	7,171 55	1,049 45	1,887,271 68	33
34	City Five Cents Savings Bank,†	923,097 70	23,439 99	2,500 00	-	948,947 69	72,343 30	11,400 00	46,765 45	7,200 00	104,027 50	-	239,748 50	336,272 68	11,138 00	17,500 00	51,857 43	694 83	948,947 69	34	
35	City Institution for Savings, ...	3,427,589 91	177,083 50	12,914 37	-	3,617,528 78	172,600 00	-	675,139 00	21,600 00	223,500 00	-	1,789,623 87	320,395 74	320,395 74	375,300 00	37,094 50	1,030 12	1,254 55	3,617,528 78	35
36	Clinton Savings Bank, ...	665,480 40	535 86	2,000 00	-	668,016 26	74,400 00	1,700 00	82,300 00	16,100 00	18,000 00	-	-	375,955 09	89,459 17	-	-	7,852 00	2,250 00	668,016 26	36
37	Cohasset Savings Bank, ...	366,383 66	6,617 83	1,000 00	-	374,001 49	15,000 00	-	58,700 00	-	35,000 00	-	16,500 00	236,170 00	-	10,000 00	-	2,631 49	-	374,001 49	37
38	Crocker Institution for Savings, ...	94,402 30	1,458 91	265 00	2,000 00	98,136 21	-	-	4,800 00	900 00	-	-	-	66,080 00	17,825 00	6,000 00	-	2,284 21	247 00	98,136 21	38
39	Danvers Savings Bank, ...	1,083,577 91	13,607 94	6,953 69	-	1,104,139 54	17,500 00	1,100 00	142,847 25	25,675 00	-	-	14,335 83	620,225 59	208,853 13	39,105 00	22,791 12	11,695 12	11 50	1,104,139 54	39
40	Dedham Savings Bank, ...	1,206,109 61	67,264 65	8,954 90	-	1,282,329 16	138,177 00	12,500 00	79,234 63	11,700 00	-	-	26,500 00	843,735 09	15,425 00	29,850 00	44,031 28	-	-	1,282,329 16	40
41	Dorchester Savings Bank, ...	440,989 41	13,201 37	750 00	-	454,949 78	24,500 00	1,000 00	7,710 00	-	30,715 50	-	60,768 41	273,331 91	22,225 00	29,692 50	4,285 86	711 60	-	454,949 78	41
42	East Boston Savings Bank, ...	2,262,649 41	112,600 37	5,856 45	-	2,381,106 23	105,100 00	575 00	514,523 51	216 00	8,525 00	-	153,031 05	1,281,969 51	179,625 00	-	60,702 28	8,477 49	68,361 39	2,381,106 23	42
43	East Bridgewater Savings Bank, ...	110,418 31	3,512 32	270 22	588 58	114,789 43	15,600 90	-	20,768 00	-	8,000 00	-	-	53,003 67	12,450 00	-	-	5 02	546 90	114,789 43	43
44	E. Cambridge Five Cts. Savings B'k, ...	933,690 02	9,687 20	7,166 89	-	951,544 11	29,090 00	-	127,677 30	14,479 21	69,000 00	-	23,967 25	650,759 00	15,300 00	-	19,301 24	991 28	68 83	951,544 11	44
45	Easthampton Savings Bank, ...	205,592 68	515 75	850 00	-	206,958 43	-	50 00	58,554 78	2,000 00	-	-	-	117,490 00	24,750 00	-	-	3,966 65	147 00	206,958 43	45
46	E. Weymouth Five Cts. Savings B'k, ...	90,459 78	4,107 69	186 97	-	94,754 44	5,060 00	-	2,690 03	-	2,047 33	-	-	69,450 00	3,970 00	8,000 00	2,880 80	259 48	86 83	94,754 44	46
47	Eliot Five Cents Savings Bank, ...	1,368,126 58	13,862 61	5,155 56	5,428 13	1,392,572 88	286,750 00	23,000 00	53,400 00	2,700 00	60,000 00	-	36,261 74	816,850 00	100,000 00	1,500 00	-	5,783 63	4,327 51	1,392,572 88	4

89	Lower Institution for Savings,	1,692,987 47	45,971 29	4,500 00	-	1,743,458 76	143,210 64	-	446,792 97	19,550 00	30,559 00	-	62,829 99	752,787 09	16,700 00	51,000 00	213,314 50	5,552 39	1,162 18	2,421,514 61	88
90	Lynn Five Cents Savings Bank,	1,912,587 00	35,015 28	13,500 00	-	1,961,102 28	388,427 50	7,100 00	291,861 00	21,350 00	19,700 00	-	61,571 26	881,695 00	32,450 85	120,228 00	122,181 09	13,495 86	1,041 72	1,961,102 28	89
91	Malden Savings Bank,	304,659 59	1,634 00	1,150 00	-	307,443 59	54,000 00	-	6,000 00	-	-	-	-	201,500 00	31,900 00	5,500 00	-	5,942 10	2,601 49	307,443 59	91
92	Marblehead Savings Bank,	191,272 45	5,585 00	466 80	-	197,324 25	8,272 00	-	56,614 79	-	13,737 51	-	15,297 20	74,700 00	-	-	27,610 78	134 42	957 55	197,324 25	92
93	Marlborough Savings Bank,	665,782 45	17,177 97	3,411 80	-	686,372 22	55,800 00	-	92,389 00	-	-	-	1,200 00	439,250 00	1,100 00	63,900 00	32,605 72	127 50	686,372 22	93	
94	Mechanics' Savings Bank, Boston,*	268,386 57	2,770 53	-	-	271,157 10	-	-	-	-	-	-	85,848 38	148,575 00	-	-	13,551 54	4,048 38	19,133 80	271,157 10	94
95	Mechanics' Savings Bank, Holyoke,	248,612 54	4,754 60	650 00	-	254,017 14	-	50 00	21,708 50	-	-	-	-	180,611 00	43,726 05	-	4,729 03	3,192 56	254,017 14	95	
96	Mechanics' Savings Bank, Lowell,	2,073,404 23	15,910 65	6,000 00	413 42	2,093,728 30	142,500 00	-	191,650 00	13,000 00	136,500 00	-	195,127 13	974,223 00	396,100 00	17,500 00	1,125 99	5,371 45	2,093,728 30	96	
97	Medford Savings Bank,	302,066 79	6,838 72	1,000 00	-	309,905 51	28,035 00	-	26,063 25	-	5,300 00	-	1,417 67	210,000 00	6,450 00	20,000 00	11,736 12	303 47	309,905 51	97	
98	Medway Savings Bank,	179,219 46	4,678 52	824 91	-	184,722 89	-	-	19,842 50	100 00	-	-	6,922 37	135,529 00	20,026 50	-	959 43	451 72	184,722 89	98	
99	Melrose Savings Bank,	50,641 73	1,283 32	108 94	-	52,033 99	14,750 00	-	-	-	-	-	-	33,050 00	160 00	-	3,300 00	306 82	52,033 99	99	
100	Mercantile Savings Institution,	3,599,758 32	41,258 47	15,080 19	205,571 18	3,801,668 16	581,200 00	85 00	12,600 00	1,000 00	212,700 00	-	492,842 06	2,171,905 07	78,233 97	49,075 00	70,262 43	8,879 55	182,795 08	3,801,668 16	100
101	Merrimack River Savings Bank,	329,395 34	5,336 03	772 07	-	335,503 44	-	-	30,399 12	15,000 00	-	-	5,500 00	250,290 91	29,600 00	-	4,257 38	456 03	-	335,503 44	101
102	Merrimack Savings Bank,	126,936 80	2,171 83	486 32	-	129,767 79	-	3,036 00	300 00	-	7,000 00	1,500 00	-	61,615 00	56,316 79	-	-	-	129,767 79	102	
103	Middleborough Savings Bank,	197,526 23	3,000 00	450 00	3,113 82	204,090 05	-	-	3,540 00	-	-	-	-	126,672 00	42,097 58	7,000 00	24,414 08	396 44	-	204,090 05	103
104	Middlesex Institution for Savings,	1,023,163 24	24,163 44	2,587 23	-	1,049,913 91	25,000 00	-	272,100 00	-	140,000 00	-	6,000 00	417,018 80	102,050 00	54,500 00	-	32,442 90	802 21	1,049,913 91	104
105	Milford Savings Bank,	659,485 33	1,883 49	2,409 31	-	663,778 13	55,260 00	2,250 00	113,088 74	16,938 00	-	-	31,000 00	296,530 39	60,662 11	80,000 00	-	8,048 89	-	663,778 13	105
106	Millbury Savings Bank,	412,761 28	11,878 74	1,000 00	-	425,640 02	24,000 00	-	120,100 00	1,400 00	-	-	-	249,575 00	1,300 00	20,000 00	5,336 18	938 34	11,990 50	425,640 02	106
107	Miners' Savings Bank,	37,533 49	268 46	100 00	-	37,901 95	-	-	4,650 00	-	-	-	-	27,235 00	2,450 00	1,894 84	-	1,672 11	-	37,901 95	107
108	Monson Savings Bank,	376,593 03	3,307 89	1,400 00	-	381,300 92	9,550 00	2,000 00	40,859 50	16,058 18	4,233 24	-	13,802 57	206,190 00	11,995 00	26,700 00	-	49,892 43	20 00	381,300 92	108
109	Nantucket Institution for Savings,	666,507 91	5,524 99	1,727 81	-	673,760 71	44,200 00	1,375 00	131,990 00	-	-	738 87	41,158 61	390,048 00	60,590 06	-	461 87	1,568 83	1,719 47	673,760 71	109
110	Natick Five Cents Savings Bank,	501,544 26	10,164 14	1,207 99	-	512,916 39	-	-	48,905 50	-	-	-	2,500 00	351,421 47	55,492 00	29,500 00	23,421 01	1,092 42	583 99	512,916 39	110
111	Needham Savings Bank,	30,340 56	764 30	107 78	-	31,212 64	-	-	4,634 50	-	-	-	-	20,650 00	3,700 00	-	1,482 28	226 50	519 36	31,212 64	111
112	New Bedford Five Cts. Savings B'k,	2,246,537 67	38,627 42	13,310 92	17,096 10	2,315,572 11	1,153,000 00	-	149,700 00	3,440 00	161,000 00	-	-	323,538 36	435,225 75	-	73,873 85	7,495 61	8,298 54	2,315,572 11	112
113	New Bedford Institution for Savings,	9,607,559 59	68,050 58	60,500 00	-	9,736,410 17	2,950,251 00	5,435 00	1,461,850 00	58,910 00	1,011,649 50	18,000 00	56,949 67	562,811 00	3,098,824 12	310,696 53	136,567 92	4,800 53	59,604 90	9,736,410 17	113
114	Newburyport Five Cts. Savings B'k,	1,209,746 42	24,709 32	3,509 81	-	1,237,965 55	30,000 00	-	1,237,965 55	1,350 00	25,000 00	-	125,768 43	689,540 06	78,325 00	130,000 00	50,578 96	2,194 77	708 33	1,237,965 55	114
115	Newton Savings Bank,	664,099 12	14,629 24	2,000 00	-	680,728 36	102,921 56	500 00	28,245 00	-	55,301 54	-	53,500 00	353,130 29	69,430 00	-	1,166 07	16,300 64	182 06	680,728 36	115
116	Northampton Instit'u'n for Savings,	1,878,937 52	30,326 71	7,500 00	-	1,916,937 23	257,383 75	4,600 00	50,800 00	26,893 70	471,875 00	-	32,509 18	730,621 69	193,881 80	103,602 72	-	44,596 39	-	1,916,937 23	116
117	North Adams Savings Bank,	751,911 80	17,000 00	2,000 00	2,400 00	773,311 80	44,414 21	500 00	44,947 19	4,000 00	-	-	25,500 00	464,258 58	130,993 63	15,699 00	15,000 00	10,452 92	17,555 17	773,311 80	117
118	North Avenue Savings Bank,	78,652 27	293 98	286 77	-	79,233 02	-	-	6,570 00	-	-	-	-	50,100 00	17,740 00	-	3,975 18	347 84	500 00	79,233 02	118
119	North Bridgewater Savings Bank,*	540,109 74	-	-	-	540,109 74	12,232 50	-	27,271 00	-	4,920 00	-	-	287,053 77	128,258 89	-	71,483 32	8,890 26	540,109 74	119	
120	North Brookfield Savings Bank,	285,290 25	9,607 63	1,443 37	-	296,341 25	48,500 00	-	11,500 00	-	84,000 00	-	-	149,173 25	-	-	1,984 75	988 40	194 85	296,341 25	120
121	North Easton Savings Bank,	315,111 25	1,904 37	2,000 00	-	319,015 62	20,560 00	-	127,604 02	400 00	-	-	8,789 19	115,765 25	-	28,747 30	-	17,149 51	35	319,015 62	121
122	North End Savings Bank,	645,813 00	20,722 43	1,650 00	-	668,185 43	71,994 24	-	43,781 29	-	27,147 50	-	-	437,878 62	-	-	-	38,547 47	21,212 16	668,185 43	122
123	Orange Savings Bank,	152,120 14	35 07	600 00	310 03	153,065 24	2,775 00	-	41,543 87	200 00	-	-	858 55	77,093 00	24,085 83	5,500 00	970 56	-	38 43	153,065 24	123
124	Palmer Savings Bank,	342,146 71	5,411 10	850 00	-	348,407 81	34,450 00	-	29,175 00	5,048 00	9,640 00	-	-	229,050 97	30,970 00	3,000 00	648 54	2,725 30	348,407 81	124	
125	People's Savings Bank,	3,884,295 06	46,988 65	19,600 44	-	3,950,884 15	268,500 00	-	818,200 00	27,850 00	214,500 00	-	74,704 32	1,932,665 77	193,812 00	4,000 00	114,794 17	3,711 87	265,146 02	3,950,884 15	125
126	Plymouth Five Cents Savings Bank,	529,913 79	13,592 18	1,334 70	-	544,840 67	139,000 00	-	27,500 00	5,294 00	35,000 00	-	12,946 19	288,111 80	31,175 00	-	4,923 24	890 44	544,840 67	126	
127	Plymouth Savings Bank,	2,162,677 46	108,338 48	10,000 00	357 47	2,281,373 41	396,721 25	5,765 00	453,275 00	12,725 00	130,355 00	-	29,766 60	695,865 00	254,802 32	203,000 00	-	82,773 24	16,325 00	2,281,373 41	127
128	Provident Inst. for Savings, Boston,	19,161,483 86	24,623 50	-	9,978 09	19,196,085 45	1,800,000 00	486,000 00	1,105,000 00	24,500 00	584,000 00	-	101,555 46	7,228,302 00	5,666,060 83	831,800 00	1,016,544 71	15,112 03	337,210 42	19,196,085 45	128
129	Provid't Inst. for Savings, Salisbury,	1,319,793 23	43,366 68	6,626 94	-	1,369,786 85	571,500 00	1,000 00	146,825 00	-	62,000 00	4,000 00	5,283 00	271,750 00	179,800 00	87,000 00	38,215 38	1,103 00	1,250 47	1,369,786 85	129
130	Quincy Savings Bank,	1,298,784 22	14,499 63	5,000 00	-	1,318,283 85	162,062 50	3,000 00	94,767 74	2,909 00	-	-	49,100 00	772,708 84	104,091 53	-	81,142 02	2,691 34	45,819 88	1,318,283 85	130
131	Randolph Savings Bank,	835,310 41	9,013 71	4,214 64	-	848,538 76	101,000 00	400 00	267,158 61	4,000 00	110,000 00	-	138 55	272,400 00	45,644 45	34,000 00	2,128 27	983 72	10,685 16	848,538 76	131
132	Reading Savings Bank,	178,258 71	7,177 29	697 40	-	186,133 40	1,000 00	-	13,800 00	-	-	-	-	130,077 00	31,010 00	-	-	727 31	9,519 09	186,133 40	132
133	Rockland Savings Bank,	364,670 61	2,109 89	1,000 00	-	367,780 50	5,000 00	225 00	86,556 72	2,750 00	-	-	7,000 00	228,278 62	26,485 12	6,500 00	3,887 23	508 95	367,780 50	133	
134	Rockport Savings Bank,	224,951 12	13,060 18	1,400 00	5,089 01	244,500 31	-	-	43,357 45	1,100 00	-	-	35,304 14	149,582 71	3,130 00	-	1,735 42	10,230 59	244,500 31	134	
135	Salem Five Cents Savings Bank,	2,401,155 73	41,221 06	12,146 73	-	2,454,523 52	371,735 00	6,300 00	560,972 66	-	10,500 00	-	38,632 04	1,092,028 00	194,519 00	120,000 00	57,000 00	1,336 82	2,454,523 52	135	
136	Salem Savings Bank,	6,343,222 34	12,257 62	60,000 00	-	6,415,479 96	2,916,500 00	7,000 00	599,800 00	10,000 00	217,000 00	-	75,000 00	1,204,697 27	597,000 00	605,100 00	134,000 00	49,382 69	6,415,479 96	136	
137	Sandwich Savings Bank,†	108,044 06	-	-	4,000 00	112,044 06	14,175 67	1,000 00	-	-	-	-	23,800 00	46,495 00	25,218 00	-	-	358 25	997 14	112,044 06	137
138	Scituate Savings Bank,	147,876 88	1,921 22	395 82	-	150,19															

Number of outstanding loans which are of an amount not exceeding three thousand dollars each, ...	40,228	
Aggregate amount of the same, ...		\$45,150,536 75
Number of open accounts, ...	739,757	
Number and amount of deposits received for the previous year, ...	558,156	42,595,232 58
Number and amount of deposits of, and exceeding, three hundred dollars at any one time for the previous year, ...	31,328	18,063,919 84
Number and amount of withdrawals, ...	499,983	47,918,238 87
Number of accounts opened during the previous year, ...	95,703	
Number of accounts closed during the previous year, ...	96,417	
Amount of the expenses of the corporations during the previous year, ...		671,728 23

COMPARATIVE AGGREGATES.

	1877. One hundred and seventy-nine Savings Banks.	1876. One hundred and eighty Savings Banks.	Increase.	Decrease.
Number of open accounts, ...	739,758	739,289	468	-
Amount of deposits, ...	\$244,596,614 18	\$243,340,642 75	\$1,255,971 43	-
Number of deposits during the year preceding, ...	558,156	570,784	-	12,628
Amount of the same, ...	\$42,595,232 58	\$49,776,771 08	-	\$7,181,538 50
Number of deposits received during the year of and exceeding \$300 at one time, ...	31,328	39,828	-	8,500
Amount of the same, ...	\$18,063,919 84	\$24,167,437 52	-	\$6,103,517 68
Number of withdrawals during the year, ...	499,983	537,165	-	37,182
Amount of the same, ...	\$47,918,238 87	\$52,120,524 02	-	\$4,202,285 15
Number of accounts opened during the year, ...	95,703	112,498	-	16,795
Number of accounts closed during the year, ...	96,417	106,173	-	9,756
Number of surplus on hand, including guarantee fund, ...	\$5,182,570 86	\$5,238,410 27	-	\$55,839 41
Public funds, ...	33,229,591 73	28,636,192 84	4,593,398 89	-
Loans on public funds, ...	1,259,706 86	546,479 38	713,227 48	-
Bank stock, ...	26,154,389 01	25,740,733 45	413,655 56	-
Loans on bank stock, ...	1,224,288 15	1,398,391 83	-	174,103 68
Deposits in banks bearing interest, ...	6,950,799 70	6,830,196 38	120,603 32	-
Railroad bonds, ...	9,076,156 17	10,088,613 61	-	1,012,457 44
Invested in real estate, ...	2,840,703 58	3,166,427 39	-	325,723 81
Real estate by foreclosure, ...	5,091,878 76	1,920,604 43	3,171,274 33	-
Loans on mortgage of real estate, ...	116,241,038 35	121,151,105 28	-	4,910,066 93
Loans on counties, cities, or towns, ...	10,170,049 30	10,257,999 22	-	87,949 92
Loans on personal security, ...	34,124,849 37	35,075,194 37	-	950,345 00
Cash on hand, ...	1,521,295 17	2,519,962 90	-	998,667 73
Average rate of ordinary dividends for last year,*	5 per cent	5½ per cent.	-	⅓ of 1 per ct.
Aggregate amount of earnings, ...	\$15,911,925 57	\$15,248,062 09	-	\$663,863 48
Aggregate amount of ordinary dividends,*	11,193,795 13	12,403,074 21	-	1,209,279 08
Annual expenses of the institutions, ...	671,728 23	657,858 72	13,869 51	-
Number of outstanding loans not exceeding \$3,000, ...	40,228	41,137	-	909
Amount of the same, ...	\$45,150,536 75	\$57,140,765 13	-	\$11,990,228 38

* Calculated from reports of 177 banks.

† Nearly.

Statements were made by the following-named companies, in accordance with the provisions of their charters:—

CHAPIN BANKING AND TRUST COMPANY, SPRINGFIELD.

NOVEMBER 12, 1877.

Capital stock paid in, ...	\$500,000 00
Deposits, payable on demand, ...	501,938 07
Number of Depositors, ...	213
Investments — Boston & Albany Railroad 6 per cent. bonds, ...	30,900 00
Loans on notes of corporations, ...	238,793 73
Loans on notes of individuals, ...	688,935 47
Cash on hand:	
Currency and specie, ...	\$29,360 27
Balances due from other banks, ...	57,406 84
	86,767 11
Dividend of 3 per cent, paid July 1, 1877, ...	15,000 00

Date of examination by the Commissioner, June 19.

BOSTON SAFE DEPOSIT AND TRUST COMPANY, BOSTON.

NOVEMBER 12, 1877.

<i>Liabilities.</i>	
Capital stock, ...	\$400,000 00
Deposits, ...	450,136 87
Uninvested trust funds, ...	67,981 65
Profit and loss, ...	17,089 81
Income, ...	3,368 47
	\$938,576 80
<i>Assets.</i>	
United States Government bonds, ...	\$53,600 00
City bonds, ...	83,697 50
Railway bonds, ...	183,487 50
Bank stock, ...	2,800 00
Loans on notes with collaterals or sureties, ...	372,650 86
Loans on mortgages, ...	127,700 00
Expenses, ...	6,450 10
State taxes paid, ...	5,136 00
Safes, &c., ...	36,651 72
Stock B. S. D. & T. Co., awaiting disbursement, ...	14,000 00
Cash, ...	52,403 12
	\$938,576 80

TRUST DEPARTMENT.

<i>Liabilities.</i>	
In trust, ...	\$150,000 00
	\$150,000 00
<i>Assets.</i>	
United States Government bonds, ...	\$62,152 37
City bonds, ...	13,495 00
County bonds, ...	6,225 00
Income account, ...	145 98
Cash, ...	67,981 65
	\$150,000 00

Date of examination by the Commissioner, November 12.

MASSACHUSETTS LOAN AND TRUST COMPANY, BOSTON.

OCTOBER 31, 1877.

Capital stock paid in, ...	\$500,000 00
Loans on notes of individuals, ...	102,062 41
United States bonds, ...	288,817 52
Cash on hand, ...	67,121 45
Dividend paid August 15, ...	3 per cent.

"This corporation takes no deposits, and has never opened or done any business under its Trust Department, and has therefore no returns to make as provided by its charter other than those given herein."

Date of examination by the Commissioner, December 10.

NEW ENGLAND TRUST COMPANY, BOSTON.

OCTOBER 31, 1877.

<i>Liabilities.</i>		
Capital stock, ...		\$500,000 00
Deposits, ...		5,033,445 44
Trust accounts, ...		261,263 96
Interest, ...		87,744 96
Profit and loss account, ...		11,848 36
Guarantee account, ...		155,000 00
Commissions, ...		741 77
Dividends on general trust accounts, ...		2,345 40
United States tax, ...		11,195 40
Cash over, ...		221 31
Deposits for payment of coupons, ...		3,379 00
Sinking fund, Chicago, Burlington, & Quincy Railroad Co., ...		1,092 25
		<u>\$6,068,277 85</u>
<i>Assets.</i>		
United States bonds, ...	\$615,500 00	
City of Charlestown bonds, ...	12,000 00	
City of Cambridge bonds, ...	\$24,622 25	
and United States bonds, ...	7,140 00	
	31,762 25	
Railroad company bonds, ...	9,000 00	
Railroad company stocks in Massachusetts, ...	34,262 74	
Mortgage notes on real estate in Boston and Brookline, ...		\$702,524 99
Loans on call with collateral or securities, ...		210,500 00
Loans on time notes, maturing prior to May 4, 1878, with collateral or sureties, ...		1,263,290 00
Cash in banks in Boston, ...	\$1,228,187 35	
Cash in office, ...	425 25	
		2,636,197 97
Changes in investments for General Trust Accounts, ...		1,228,612 60
Income of General Trust Fund, ...		43 00
Expense, ...		466 80
Cash short, ...		24,867 06
Stock in N. E. Trust Co. held for distribution under by-laws, ...		50 43
		1,725 00
		<u>\$6,068,277 85</u>

Date of examination by Commissioner, November 8.

WORCESTER SAFE DEPOSIT AND TRUST COMPANY, WORCESTER.

NOVEMBER 8, 1877.

<i>Liabilities.</i>		
Capital stock, ...		\$200,000 00
Deposits, ...		1,113,783 16
Profits:		
Exchange, ...	\$13 62	
Commission, ...	39 75	
Safe rental, ...	2,316 25	
Deposit premium, ...	279 00	
Profit and loss, ...	7,558 15	
Surplus fund, ...	50,000 00	
		60,206 77
Dividends unpaid, ...		548 00
		\$1,374,537 93
<i>Assets.</i>		
Bonds:		
United States Government, ...	\$400,600 00	
Vt. Cent. & Vt. & Ca. equipment 8s, ...	152,000 00	
		\$552,600 00
Stock:		
Central National Bank, N.Y., ...	\$17,400 00	
Ninth National Bank, N.Y., ...	11,255 00	
		28,655 00
Loans:		
Notes of corporation, ...	\$428,857 45	
To individuals with collaterals, ...	43,995 00	
On mortgage of real estate, ...	97,550 00	
		570,402 45
Expenses:		
General expenses, ...	\$1,188 70	
Interest, ...	788 33	
		1,977 03
Cash:		
In banks, ...	\$39,171 41	
In office, ...	61,393 60	
U. S. Treasurer, currency for redemption, ...	1,041 35	
		101,606 36
Furniture and fixtures, ...	\$10,000 00	
Premiums, ...	75,069 51	
Coupons, ...	227 58	
Clearing house fund, ...	1,000 00	
Real estate, ...	33,000 00	
		119,297 09
Dividend October 1st, 4 per cent., ...	\$8,000	
Number of depositors, ...	1,416	\$1,374,537 93

Date of examination by the Commissioner, May 22.

COLLATERAL LOAN COMPANY, BOSTON.

OCTOBER 31, 1877.

Capital stock, ...		\$150,000 00
Reserve fund, ...		1,439 03
Notes and accounts payable, ...		55,314 26
Dividend unpaid, ...		1,124 00
Undivided profits, ...		2,560 63
Loans outstanding, ...	\$190,072 27	
Furniture account, ...	2,685 00	
Cash on hand, ...	17,680 65	
	\$210,437 92	\$210,437 92

Date of examination by the Commissioners, March 1.

TABLE, exhibiting the Number, Condition, and Progress of the Savings Banks of Massachusetts, in each Year, from 1834 to 1877, inclusive. (Returns first required by Acts 1834, chap. 190.)

YEAR.	No. of Banks.	Number of Deposit Accounts.	Increase in Number of Accounts over Previous Year.	Percentage of Increase.	Amount of Deposits.	Increase in Amount of Deposits over Previous Year.	Percentage of Increase.	Average to each Account.	Population of Massachusetts.	Deposits to each Person of Population.	Expense of Management.	Percentage of Expense to Total Deposits.
1834,	22	24,256	—	—	\$3,407,773 00	\$513,597 00	—	\$140 09	614,408 $\frac{1}{2}$	\$5 58	\$10,968 00	.0033
1835,	27	27,232	2,976	12	3,921,370 00	\$513,597 00	15	143 99	—	—	12,066 00	.0033
1836,	28	29,786	2,554	9	4,374,578 00	453,208 00	11 $\frac{1}{2}$	146 19	—	—	14,413 00	.0033
1837,	30	32,564	2,778	9	4,781,426 00	406,848 00	9 $\frac{1}{2}$	146 51	—	—	17,504 00	.0033
1838,	30	33,063	499	1 $\frac{1}{2}$	4,869,393 00	87,967 00	2	147 27	—	—	18,329 00	.0033
1839,	30	36,686	3,623	11	5,608,159 00	738,766 00	15 $\frac{1}{2}$	152 86	—	—	17,204 00	.0033
1840,	31	37,470	784	2	5,819,554 00	211,395 00	3 $\frac{1}{2}$	157 98	737,609	7 88	17,952 00	.0033
1841,	30	41,423	3,953	10 $\frac{1}{2}$	6,714,182 00	894,628 00	15 $\frac{1}{2}$	162 08	—	—	19,248 00	.0033
1842,	—	42,587	1,164	2 $\frac{1}{2}$	6,900,451 00	186,270 00	2 $\frac{1}{2}$	162 03	—	—	—	.0029
1843,	31	43,217	630	1 $\frac{1}{2}$	6,935,547 00	35,095 00	1 $\frac{1}{2}$	160 40	—	—	20,777 00	.0029
1844,	31	49,699	6,482	15	8,261,345 00	1,325,798 00	19	166 23	—	—	22,688 00	.0029
1845,	33	58,178	8,479	17	9,813,288 00	1,551,943 00	18 $\frac{1}{2}$	168 66	—	—	27,017 00	.0029
1846,	38	62,893	4,715	8	10,680,933 00	867,645 00	8 $\frac{1}{2}$	169 82	—	—	29,307 00	.0029
1847,	39	68,312	5,419	8 $\frac{1}{2}$	11,780,813 00	1,099,880 00	10	172 45	—	—	34,490 00	.0029
1848,	41	69,894	1,582	2 $\frac{1}{2}$	11,970,448 00	189,635 00	1 $\frac{1}{2}$	171 26	—	—	36,405 00	.0029
1849,	43	71,629	1,735	2 $\frac{1}{2}$	12,111,554 00	141,106 00	1 $\frac{1}{2}$	169 08	—	—	37,361 00	.0029
1850,	45	78,823	7,194	10	13,660,024 00	1,548,471 00	13	174 57	994,514	13 73	41,681 00	.0026
1851,	45	86,537	7,715	9 $\frac{1}{2}$	15,554,089 00	1,894,065 00	14	179 73	—	—	43,707 00	.0026
1852,	53	97,353	10,816	12 $\frac{1}{2}$	18,401,308 00	2,847,219 00	12	189 01	—	—	49,380 00	.0026
1853,	60	117,404	20,051	20 $\frac{1}{2}$	23,370,102 00	4,968,794 00	27	199 05	—	—	59,071 00	.0026
1854,	73	136,654	19,250	16 $\frac{1}{2}$	25,936,858 00	2,566,756 00	11	189 88	—	—	63,471 00	.0028
1855,	80	148,263	11,609	8 $\frac{1}{2}$	27,296,217 00	1,257,359 00	4 $\frac{1}{2}$	184 10	1,132,369	24 12	77,757 00	.0028
1856,	81	165,484	17,221	11 $\frac{1}{2}$	30,373,447 00	3,077,231 00	10 $\frac{1}{2}$	184 15	—	—	89,309 00	.0028

1857,	86	177,375	11,891	8	\$33,015,757 00	\$2,642,310 00	8 $\frac{3}{4}$	\$186 13	—	—	\$102,027 00	.0028
1858,	86	182,655	5,280	3	33,914,972 00	899,215 00	2 $\frac{3}{4}$	185 67	—	—	105,339 00	.0028
1859,	86	205,409	22,754	12 $\frac{1}{4}$	39,424,419 00	5,509,647 00	16	191 93	—	—	107,951 00	.0028
1860,	89	230,068	24,659	12 $\frac{1}{4}$	45,054,236 00	5,629,817 00	14 $\frac{1}{2}$	195 83	1,232,065	—	112,264 00	.0027
1861,	93	225,058	5,010*	21 $\frac{1}{2}$	44,785,439 00	268,797 09*	3 $\frac{3}{4}$	198 99	—	—	120,886 00	.0027
1862,	93	248,900	23,842	10 $\frac{1}{2}$	50,403,674 00	5,618,235 00	12 $\frac{1}{2}$	202 50	—	—	135,783 00	.0027
1863,	95	272,219	23,319	9 $\frac{3}{4}$	56,883,828 00	6,480,154 00	12 $\frac{1}{2}$	208 92	—	—	140,713 00	.0029
1864,	97	291,616	19,397	7	62,557,604 30	5,673,775 75	10 $\frac{1}{2}$	214 52	—	—	184,739 77	.0033
1865,	102	291,488	128*	—	59,936,482 52	2,621,121 78*	4 $\frac{1}{2}$	205 62	1,267,329	47 29	203,348 56	.0032
1866,	102	316,853	25,365	8 $\frac{3}{4}$	67,732,264 31	7,795,281 79	13	213 76	—	—	219,257 03	.0031
1867,	108	348,593	31,740	10	80,431,583 71	12,699,319 40	18 $\frac{3}{4}$	230 73	—	—	254,225 79	.0030
1868,	115	383,094	34,501	10 $\frac{1}{2}$	94,838,336 54	14,406,752 83	18 $\frac{1}{2}$	247 55	—	—	297,527 60	.0027
1869,	130	431,789	48,675	12 $\frac{3}{4}$	112,119,016 64	17,280,680 10	18 $\frac{1}{2}$	259 67	1,457,352	93 14	339,271 57	.0026
1870,	139	488,797	57,028	13	135,745,097 54	23,626,080 90	21	277 71	—	—	375,734 09	.0025
1871,	160	561,201	72,404	14	163,704,077 54	27,958,980 00	20 $\frac{1}{2}$	291 52	—	—	429,080 09	.0026
1872,	172	630,246	69,045	12 $\frac{1}{2}$	184,797,313 92	21,093,236 38	12 $\frac{3}{4}$	293 21	—	—	469,681 80	.0029
1873,	175	666,229	35,983	5 $\frac{3}{5}$	202,195,343 70	17,398,029 78	8 $\frac{1}{2}$	303 49	—	—	547,518 83	.00277
1874,	179	702,099	35,870	5 $\frac{2}{5}$	217,452,120 84	15,256,777 14	7 $\frac{1}{2}$	309 71	—	—	644,682 68	.0027
1875,	180	720,639	18,540	2 $\frac{10}{100}$	237,848,963 21	20,396,842 37	9 $\frac{3}{4}$	330 05	1,651,652	144 00	661,503 92	.00275
1876,	180	739,289	18,650	2 $\frac{1}{2}$	243,340,642 75	5,491,679 54	2 $\frac{1}{4}$	329 15	—	—	657,858 72	
1877,	179	739,757	468	—	244,596,614 18	1,255,971 43	1 $\frac{1}{2}$	330 64	—	—	671,728 23	

† In 1830.

† Nearly.

* Decrease.

GENERAL REMARKS.

GENERAL REMARKS.

The present number of savings banks doing business in the Commonwealth is one hundred and seventy-six, — three less than last year.

The Jamaica Plain Savings Bank was voluntarily closed in June last, as, in the opinion of the corporators, there was not sufficient business to warrant its continuance. The depositors have been paid the amounts due them, and a certificate of the action of the corporation in settling its affairs, dated Nov. 20, signed by the officers, has been sent to this office, and duly filed.

Two savings banks have been perpetually enjoined by decrees of the Supreme Judicial Court, from further prosecution of business, and placed in the hands of receivers, who are proceeding to wind up the affairs of the banks.

The Mechanics' Savings Bank of Boston was perpetually enjoined Jan. 12, 1877. This institution was incorporated March 30, 1874, and began business June 27th of the same year in School Street, in close proximity to two of the largest savings banks in the city. There seems to have been no public need of this bank. Burdened with an onerous lease, its expenses, by its last report to the Commissioners, were more than seven times greater than the average of the savings banks in the State. Commencing business just after the turn in the tide of a long period of fictitious monetary prosperity, its deposits were invested mainly in public funds and bank stocks at high rates of premium, and in mortgages of real estate at the high valuations of that period; a part of which seemed to have been for the benefit of two land companies in the vicinity of Boston, members of which were also officers of the bank. The amount of its deposits was \$428,934.92, on which the receivers have declared one dividend of forty per cent., July 11. Owing to the difficulty of disposing of the foreclosed real estate, and of the collection of the mortgage notes, they are unable to state what

amount will be realized from the remainder of the assets; but they hope in the course of this year to wind up the affairs of the bank, and pay another dividend of thirty-five per cent or more.

The North Bridgewater Bank of Brockton was temporarily enjoined April 5, and perpetually enjoined Nov. 13.

The facts connected with the failure of this bank are the saddest in the history of savings institutions in this State. The revelations of its real condition indicate a course of deliberate and persistent dishonesty on the part of the late treasurer and of inexcusable neglect by the other officers. The records of the bank, which are very meagre, show that only one organized meeting of the corporation was holden between the years 1869 and 1875. Under the new treasurer discrepancies were discovered which led to an examination of the affairs of the bank. There were found notes, the signatures to which were evidently fictitious. There also had been irregularities in the issuing of books of deposit, resembling those of the bank. A skilful accountant was engaged to make a thorough examination of the books and assets. Upon calling in the depositors' books for comparison with the ledger accounts, frequent discrepancies were discovered, extending over nearly twenty years. Of 2,273 deposit books, more than 2,000 have been received and examined. The amounts entered upon the books of the depositors in excess of those credited to the corresponding ledger accounts at the bank, are already found to exceed \$23,000. The amount of notes with fictitious or forged signatures, spurious bank books, discrepancies in accounts with national banks and in the interest account, have swollen the amount of loss already discovered to \$78,954.91. The bond of the late treasurer, which was for \$5,000, is probably worthless, as one of the sureties is deceased, and the other is out of the State and considered irresponsible.

A small dividend may be received from the personal estate of the treasurer. The amount of the deposits in this bank, so nearly as has been ascertained, is \$547,943.29. The receivers are prepared to pay the first dividend of twenty-five per cent., and it is expected that the depositors will realize about seventy-five per cent. of the amount due them.

Seven savings banks have been temporarily enjoined by decrees of the Supreme Judicial Court, and remain under the management of their officers.

The City Five Cents Savings Bank of Haverhill was temporarily enjoined July 17. This bank passed its semi-annual dividend in June, after consultation with the Commissioners, who, upon a careful examination of its affairs, advised this course in view of the inevitable losses from the depreciation in value of certain loans on mortgage of real estate. High rates of interest tempted the trustees to make these loans on real estate situated within the limits of Boston, or in its vicinity. They comprised more than one-third the amount loaned on mortgage of real estate, and one-fourth of the total of its deposits. An excessive demand on the part of depositors followed the failure to pay the usual dividend, and the injunction was asked for as more prudent for the protection of the interests of all concerned. A re-organization of the management was effected, and the hope is entertained that after the passage of two dividends, the bank will be in condition to be restored to its full corporate powers.

The Sandwich Savings Bank was temporarily enjoined Aug. 25. This bank had invested its deposits largely in loans on mortgage of real estate in Boston and vicinity, principally through the agency of a broker.

When the depression in values came, the bank found itself burdened with real estate (part of which was vacant land and the remainder unproductive) to an amount equal to twenty-five per cent. of its deposits. The court, upon application of the officers of the bank, and the petition of a large number of the depositors, granted a delay of sixty days, which has been extended for a like term, to enable them to obtain the consent of the depositors to accept eighty per cent. of the amounts due them, and to continue, or close up the bank as may be deemed best; but the success of this course is by no means assured; and the bank is likely to go into the hands of receivers to be wound up.

The Barnstable Savings Bank was temporarily enjoined Sept. 28. This is one of the oldest and formerly most conservative banks in the Commonwealth; but, unfortunately, its management was changed during the period of speculative excitement in real estate, and its public funds were sold, and the proceeds invested in loans on personal security and on mortgages of real estate in Boston and its vicinity. Its management was again changed; and, although the loan account considerably improved in some directions, the continued depreciation in values com-

pelled the bank to foreclose a large number of mortgages, and take possession of real estate which yielded little or no income. It had also suffered considerable loss on personal loans.

After the Sandwich Savings Bank had been placed under injunction, an extraordinary demand was made by the depositors upon the Barnstable Bank. Although the notice provided by the by-laws of the bank was required, still there was no abatement in the demand, and it was considered for the best interest of the depositors, that an injunction should issue, and a reasonable time be allowed the managers to ascertain if the bank could be extricated from its difficulties.

The Hyannis Savings Bank was temporarily enjoined Oct. 2.

The excitement consequent upon the suspension of two other banks in the immediate neighborhood extended to its depositors, and the demand on their part became excessive. The bank had been led into investments in loans on mortgage of real estate in Boston and its vicinity, on which there was liability to loss, and a shrinkage in the value of its bank stocks had also taken places. The managers are very confident that, by the passing of two dividends, the bank will be in condition to resume, and meet all obligations.

The Taunton Savings Bank was temporarily enjoined Dec. 24. The necessity for this action was occasioned by depreciation in the values of loans upon mortgage of real estate within the limits of the city of Boston. The board of management are confident that the loss will not be large, and hope to be prepared to resume the receipt and payment of deposits within a year.

The West Boston Savings Bank was temporarily enjoined for the second time Dec. 29. This bank, after having remained under injunction for a period of about one year and a half, was restored to its full corporate powers April 1. The managers expressed themselves assured that the bank deserved and would obtain the confidence of its depositors and the public. After having accumulated a surplus of more than one hundred thousand dollars, and converted more than one-third of its assets into available funds, it was felt that the bank could safely resume. Immediately upon resumption, a heavy and continuous demand depleted the bank of about one million of dollars within sixty days; after that time the call was moderate, declining each month, until, in September, it amounted to less than

twenty thousand dollars. Upon the payment of its dividend in October the demand was again large, reaching more than \$250,000. In November the withdrawals fell to about \$67,000; but toward the middle of December an active demand again set in, which continued to increase until a meeting of the trustees was called, at which a vote was passed that in their opinion the usefulness of the institution had ceased, and requesting that its affairs be wound up with economy, and for the best interests of the depositors. Whereupon application was made for an injunction to issue and for the appointment of receivers. During the entire period of resumption, the amount of deposits received was \$75,000.

The Woburn Five Cents Savings Bank was temporarily enjoined Jan. 2, 1878. A more than ordinary demand from depositors began about two weeks earlier. The bank had suffered a considerable loss on loans on personal security, which, with shrinkage in the value of bank stock, would have rendered it necessary to pass its semi-annual dividend payable in January. With this condition of affairs, on consultation with the Commissioners, it was considered for the best interest of the depositors that an injunction should issue. This case will come on for a hearing before the Supreme Judicial Court on the 17th inst., and the continuation of the temporary injunction, with such modification as the court made deem expedient, will be recommended.

The total of deposits in the Savings Banks at the close of business, Oct. 31, 1877, including amount in three banks in liquidation was \$244,596,614 18
Being an increase for the year of 1,255,971 43

The amount of surplus, including the guarantee fund of \$914,647,78, was \$5,182,570 86
A decrease for the year of 55,893 41

The increase of deposits is about one-quarter of that of the previous year. The surplus of most of the banks is more than that of the previous year; but the decrease in the aggregate occurs from the fact that one bank which reported the largest surplus last year, \$620,416.95 this year, having paid an extra dividend, reports only \$24,632.50 surplus.

The number of open accounts was 739,757, an increase of 468

for the year, giving to each account an average of \$330.64, which is an increase of \$1.49 over the average of the previous year.

The amount deposited during the year was \$42,595,232.58, a decrease from the previous year of \$7,181,538.50. The number of deposits was 558,156, a decrease of 12,628. The average of deposits was \$76.31. The average the previous year was \$87.20, being a decrease of \$10.89 for the year.

The amount of withdrawals was \$47,918,238.87, \$4,202,285.15 less than the previous year. The number of withdrawals was 499,983, a decrease of 37,182. The average amount of withdrawals was \$95.84, being a decrease of \$1.19 from that of the previous year, when the average was \$97.03.

Reference to the table of comparative aggregates will show the changes in loans and investments for the year. Public funds have increased \$4,593,398.89, and are now nearly double those of 1875. All but \$288,004.31 of this increase was in United States bonds; and if the tax on deposits invested in these bonds could be removed, the increase would undoubtedly be much greater in future, and the security of the depositors be thereby enhanced.

Loans on public funds have more than doubled during the year, the increase being \$713,227.43. Investments in bank stocks have increased \$413,655.56. Loans on bank stock have decreased \$174,103.68. Loans on mortgage of real estate have decreased \$4,910,066.93, but the amount carried to the account of "real estate by foreclosure," a large part of which had accumulated previous to Oct. 1, 1876, when the new Act took effect, has increased \$3,171,274.33, making the net decrease \$1,738,792.60 in loans on mortgage of real estate. Loans on personal security are \$950,345 less than the previous year.

Investments in railroad bonds have decreased \$1,012,457.44, about ten per cent.; and the decrease will probably be continuous as these investments mature and are paid. The Act of 1876 practically precludes investments in the bonds of most of the railroads, as now issued — not being first mortgage bonds. The percentage of assets in the different classes of investments is about as follows. Public funds and loans on public funds fourteen per cent. Bank stocks and loans on same, eleven per cent. Railroad bonds and loans on same three and two-thirds per cent. Loans on mortgages of real estate, forty-six and two-fifths per cent. Invested in real estate, including foreclosures,

three and one-fifth per cent. Loans on personal security, thirteen and two-thirds per cent. Loans to counties, cities, and towns, four per cent. Deposits in bank on interest, two and three-fourths per cent.

The rates of interest on loans are materially decreased, which, with the shrinkage of values and some losses in investments, continuously diminishes the profits of the banks, so that it will be difficult for most of them to pay the maximum of dividends allowed by the Act of 1876, — five per cent. per annum, — while a number of them, including some of the largest in the State, have already reduced the rate to four per cent. The earnings of the banks have decreased \$663,863.38, — a little more than four per cent.

Loans at 7 per cent and higher rates have diminished materially. The amount of loans at 7 per cent. and over, reported for 1876, was \$119,466,579.51; in 1877, \$78,629,013.70, a decrease of \$40,837,565.81. The amount of loans under 7 per cent. reported in 1876 was \$52,135,583.78; in 1877, \$88,188,389.26, an increase of \$36,052,805.48.

Loans at 8 per cent have decreased	.	.	.	\$7,367,084	02
" " $7\frac{1}{2}$ " " " "	.	.	.	5,589,344	54
" " $7\frac{3}{10}$ " " " "	.	.	.	6,656,403	74
" " 7 " " " "	.	.	.	20,894,894	69

While loans at $6\frac{1}{2}$ per cent and lower have largely increased.

Loans at $6\frac{1}{2}$ per cent have increased	.	.	.	\$5,963,339	19
" " 6 " " " "	.	.	.	15,541,474	75
" " 5 " " " "	.	.	.	8,790,383	77
" " 4 " " " "	.	.	.	2,293,939	90

The general effect of the Act of 1876, relative to savings banks, has been salutary, and could some of its new provisions have been earlier incorporated into the statutes, several of the temporary injunctions which have been issued would have been rendered unnecessary.

All the banks but one, "The Provident Institution for Savings in the Town of Boston," have complied with the requirements of the statute providing for a guarantee fund. The following from the treasurer of the Provident Institution for Savings is in answer to a letter of inquiry on this subject. "I beg to say

that the trustees considered themselves under a contract with the depositors to divide, every five years, any excess of earnings on hand over the usual semi-annual dividends, — that the period of five years was completed in July last, and in future it is the intention of the trustees to comply with the statute in that particular."

The other new provisions of the Act of 1876 are generally exerting a beneficial effect upon the banks.

While the Legislature should exercise constant vigilance over these institutions, care should be taken that they be not embarrassed by too many enactments, or frequent changes in those which now exist.

As it has been our duty to indicate the weaknesses of some of the banks, and to record the causes of disaster to a few, we advert with pleasure to the soundness of these institutions generally, and are satisfied that they are mainly prudently and well conducted, and in a healthful condition.

When the hardships of an appreciating currency have put to the severest test all the financial institutions of the country, and when the gravest trial of the integrity and patriotism of the people is threatened by the instability of national legislation, by which we are again in danger of having values unsettled, confidence impaired, and the national credit weakened, it is not surprising that apprehensions should exist, and in some cases distrust should produce unfortunate results. Savings institutions, more than any others, are founded upon the confidence reposed by depositors. Severe as is the ordeal through which the system is passing, it is not without beneficial effect. Many of the evils into which some of the banks have been drawn have been corrected. The ambition to make large dividends, the tempting of depositors by unusual interest, the eagerness for investments paying high rates, and the competition among the banks, have disappeared.

If the return to a stable basis of values is established, and the safety of the public credit, in which is involved all private credit, is assured, we are confident that the apprehensions will soon pass away, and that the losses to depositors in the savings institutions of the Commonwealth will be small.

The loan and trust companies have generally been prudently managed and in conformity with the provisions of their charters. The companies whose charters were amended by the

last Legislature so as to require a return of their assets and liabilities in the form of a trial balance of their accounts and to publish the same in some local newspaper, have complied with this provision of the amendments.

The Worcester Safe Deposit and Trust Company have also made a return this year in the same form, though not specially required to do so by the provisions of their charter.

The Massachusetts Loan and Trust Company allege that they have not availed themselves of the trust provisions of their charter, and that their business is almost exclusively that of loaning money upon merchandise, and therefore they make the same form of return as in previous years, which is in compliance with the requirements of their charter.

An examination of the loans of the Collateral Loan Company was this year made by a person selected by the Commissioners, with the concurrence of the officers of the institution; each article on which a loan had been made was found to correspond in every case with the record.

This institution seems to be judiciously managed, and mainly to serve a useful purpose in relieving the necessities of a class in the community who are obliged to obtain loans on such articles of luxury or utility as they may have to offer; and to conform strictly to the rates of charges for loans which its by-laws prescribe.

APPENDIX.

APPENDIX.

[FROM THE REPORT OF THE SUPREME JUDICIAL COURT, WORCESTER, SS., OCTOBER LAW TERM, 1877. COMMONWEALTH *vs.* LANCASTER SAVINGS BANK. OPINION OF THE COURT.]

ENDICOTT, J.—The constitution of this Commonwealth provides that the Legislature may impose and levy reasonable duties and excises upon any produce, goods, wares, merchandise, and commodities whatsoever, brought into, produced, manufactured, or being within the State. A duty or excise may thus be exacted not merely upon certain articles produced or brought into the State, but also upon any commodities whatsoever. Commodity is a general term, and includes the privilege and convenience of transacting a particular business; and upon persons carrying on such business it has never been questioned that the Legislature may levy an excise, or provide that a license must be obtained in order to transact it. (See Gen. Stats., chap. 50.) And when a number of persons are incorporated by the Legislature for a special purpose, or, being incorporated by another State, have an office or place of business within the Commonwealth, upon the franchise thus conferred or exercised an excise may be laid. (*Portland Bank vs. Apthorp*, 12 Mass., 252; *Attorney-General vs. Bay State Mining Co.*, 99 Mass., 148.) It is not a tax upon property, though the amount of the capital stock or the extent of the business transacted may properly afford the means of computing the amount of the tax. It was said by Mr. Justice Wells, in *Attorney-General vs. Bay State Mining Co.*: “In case of domestic corporations, it is based upon a valuation which involves an estimate present and prospective, which the stock is supposed to derive from the capital and the exercise of all the rights and privileges enjoyed by the corporation in the conduct of its business.” Being a tax upon the privilege of transacting a particular business, it

would seem necessarily to follow, that if at the time when the tax is to be assessed and is declared to accrue the corporation has, for the purpose of transacting its business, practically ceased to exist, and can no longer enjoy the privilege, then no tax is to be exacted.

By the statutes of this Commonwealth, savings banks are required to pay a tax of three-quarters of one per cent. upon their deposits, to be assessed one-half on the average amount of their deposits for the six months preceding the first day of May, and the other half in like manner preceding the first day of November of each year; and their officers are required to make return of the same on or before the second Mondays of these months. (St. 1862, chap. 224. §§ 4, 5, 8, 9, 11, 12; St. 1868, chap. 315.) The statute of 1862 was passed April 30, of that year; and the power of the Legislature to impose such a tax upon the franchise of savings banks, and the right to assess it on the average amount of deposits for the six months next preceding the first day of May of that year, was upheld in *Commonwealth vs. People's Five Cents Savings Bank*, 5 Allen, 428. The grounds upon which that decision was based are, in the opinion of the court, decisive of this case. It was there held that the excise was not laid on the property of the bank, or its depositors, or the business which the bank transacted during a given period, but upon the value of the franchise on the first day of May, or in other words, on its capacity to transact business on that day; and that the extent of its capacity on that day could properly be determined by the amount of its business during the preceding six months. That amount would disclose its capacity, and the value of the privilege and benefit it enjoyed under its charter on the day when the tax was assessed. (See *Commonwealth vs. Provident Institution for Savings*, 12 Allen, 312.)

In the case at bar, the Lancaster Savings Bank was, by the decree of this court, in December, 1875, placed in the hands of receivers, and perpetually prohibited from transacting the business for which it was incorporated, and deprived of the right to exercise its franchise, and of the profit and benefit to be derived therefrom. The receivers proceeded at once to wind up the affairs of the bank; and the organization of the bank existed only for the purpose of executing such deeds and papers as might be necessary to enable the receivers to perform their

duties. Without considering the question whether the franchise could be said to exist on the first day of May following, it is very clear that as a privilege to transact business on that day it did not exist. Its officers could not be required to make return; and no tax could be levied as of May 1, 1876, under the existing provisions of law. (See *Jones vs. Winthrop Savings Bank*, 66 Me., 242.) If in December, 1875, there had been no statute imposing a tax on the franchise of savings banks, and in April, 1876, a statute similar to the statute of 1862 had been enacted, it would hardly be contended that it could apply to a bank then in the hands of receivers, and perpetually enjoined from the transaction of all business. And yet it is impossible, under the authorities cited, to distinguish such a case from the case at bar.

Other provisions of Stat. 1862, chap. 224, confirm this construction. When a savings bank fails to pay the taxes imposed by that Act, the treasurer of the Commonwealth may bring an action for their recovery, and it may also be liable to an injunction restraining it from prosecuting its business until the taxes are paid (sect. 11). (See also Stat. 1867, chap. 52.) It is clearly to be inferred from these provisions that the corporations upon which taxes are to be imposed by the statute are those which are in the exercise of their corporate powers, and against which the proceeding and penalties provided may be enforced; and not those in the hands of receivers, and perpetually enjoined from transacting business. (See *Columbian Book Co. vs. Deljolyer*, 115 Mass., 69.) We are of opinion that the decree of the chief justice was correct in directing the receivers that the claim of the Commonwealth to recover a tax as of May 1, 1876, was invalid.

Decree affirmed.

Comparative Aggregates of the Years 1865 and 1875.

	1865. One hundred and two Savings Banks.	1875. One hundred and eighty Savings Banks.	Increase.	Percentage of Increase.
Number of depositors, ...	291,488	720,634	429,146	147
Amount of deposits, ...	\$59,936,482 52	\$237,818,963 21	\$177,912,480 69	297
Public funds, ...	22,067,718 48	17,920,232 33	4,147,486 15†	19†
Loans on public funds, ...	557,517 00	802,087 80	244,570 80	44
Bank stock, ...	10,440,026 96	24,750,663 04	14,306,636 08	137
Loans on bank stock, ...	260,499 82	1,331,685 40	1,071,185 58	411
Deposits in banks bearing interest, ...	702,925 87	7,794,834 57	7,091,908 70	1,009
Railroad bonds, ...	—	8,345,367 79	—	—
Loans on railroad stock, ...	128,776 00	322,785 87	194,009 87	151
Invested in real estate, ...	448,120 05	3,191,258 49	2,743,138 44	612
Loans on mortgage of real estate, ...	15,534,568 04	120,171,268 08	104,636,700 04	670
Loans to counties and towns, ...	5,616,838 92	14,823,853 44	9,207,014 52	164
Loans on personal security, ...	6,081,353 31	38,065,924 75	31,984,571 44	526
Cash on hand, ...	656,353 25	2,469,930 75	1,813,577 50	276
Average rate of ordinary dividends for the last year, ...	4 ^{7.5} / ₁₀₀ per cent.	6 ³ / ₁₀₀ per cent.	1 ⁵ / ₁₀₀ per cent.	30
Aggregate amount of ordinary dividends for the last year, ...	\$2,738,531 27*	\$12,816,579 25†	\$10,078,047 98	368
Annual expenses of the institutions, ...	203,348 56	661,503 92	458,155 36	225

* Calculated on the returns of 90 banks.

† Calculated on the returns of 177 banks.

‡ Decrease.

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ERRATA.

Page 62. Chelsea Savings Bank, ASSETS, Real Estate, \$15,086.00, should be \$15,086.30.

Page 86. East Bridgewater Savings Bank, LIABILITIES, Other Liabilities, \$558.58, should be \$588.58.

